

Pursuant to Article 107 of the Law on Insurance (Official Gazette of the Republic of Montenegro 78/06 and 19/07), at 52nd meeting of 25 October 2010, the Council of the Insurance Supervision Agency passed the

RULEBOOK
ON THE CHART OF ACCOUNTS FOR INSURANCE COMPANIES
(Official Gazette of Montenegro, No 63/10 of 5 November 2010)

Article 1

This Rulebook prescribes the Chart of Accounts for Insurance Companies (hereinafter referred to as Chart of Accounts), which is printed as an integrated part of this Rulebook.

Article 2

Insurance companies may further break down the prescribed accounts, in line with their needs.

Article 3

This Rulebook shall enter into force on 1 January 2011.

Number: 01-890/3-10
Podgorica, 25 October 2010

President of the Council,
Vladimir Kavarić, Ph.D., m.p.

CHART OF ACCOUNTS FOR INSURANCE COMPANIES

CONTENTS:

GROUP 0 - Fixed Assets

GROUP 1 - Short-term Assets, with exception of inventories, and prepayments and accrued income

GROUP 2 - Short-term Liabilities and accruals and deferred income

GROUP 3 - Materials Inventory

GROUP 4 - Costs

GROUP 5 - Costs by Cost Centres and Cost Units

GROUP 6 - Internal Accounting Relations

GROUP 7 - Expenses and Income

GROUP 8 - Underwriting Result

GROUP 9 - Capital, Long-term Liabilities, and Provisions

Group 0 – FIXED ASSETS

An insurance company presents data on fixed assets for non-life insurance and life insurance respectively.

00 – INTANGIBLE ASSETS AND LONG-TERM PREPAYMENTS AND ACCRUED INCOME

- 000 – Goodwill
- 002 – Research and development expenses
- 003 – Long-term property rights
- 004 – Other long-term intangible assets
- 005 – Receivables in respect of prepayments for long-term intangible investments
- 006 – Long-term prepayments and accrued income
- 008 – Value adjustment of long-term intangible investments
 - 0080 – Value adjustment of long-term deferred development expenses
 - 0081 – Value adjustment of long-term property rights
 - 0082 – Value adjustment of other long-term intangible investments
- 009 – Impairment of intangible investments

01 – PROPERTY, PLANTS AND EQUIPMENT FOR DIRECT INSURANCE OPERATIONS

This group shows the land and buildings used for direct insurance operations, value of equipment, MRO inventory¹ with life span exceeding 12 months, receivables in respect of prepayments for property, plants and equipment, property, plants and equipment under construction or manufacturing, property, plants and equipment acquired by financial leasing and adjustments of their value. Land and buildings for direct insurance operations abroad, receivables in respect of prepayments for land and buildings abroad, land and buildings under construction or manufacturing abroad and value adjustment of buildings abroad are broken down to the mentioned items in EU member countries, in OECD member countries that are not EU members and in other countries.

- 010 – Land and buildings for direct insurance operations
 - 0100 – Land for direct insurance operations in Montenegro
 - 01000 – Purchase value of land for direct insurance operations in Montenegro
 - 01001 – Revaluation of land for direct insurance operations in Montenegro due to increase
 - 01002 – Revaluation of land for direct insurance operations in Montenegro due to impairment
 - 0101 – Land for direct insurance operations abroad
 - 01010 – Purchase value of land for direct insurance operations abroad
 - 01011 – Revaluation of land for direct insurance operations abroad due to increase
 - 01012 – Revaluation of land for direct insurance operations abroad due to impairment
 - 0102 – Buildings for direct insurance operations in Montenegro
 - 01020 – Purchase value of buildings for direct insurance operations in Montenegro
 - 01021 – Revaluation of buildings for direct insurance operations in Montenegro due to increase
 - 01022 – Revaluation of buildings for direct insurance operations in Montenegro due to impairment
 - 0103 – Buildings for direct insurance operations abroad
 - 01030 – Purchase value of buildings for direct insurance operations abroad
 - 01031 – Revaluation of buildings for direct insurance operations abroad due to increase
 - 01032 – Revaluation of the value of buildings for direct insurance operations abroad due to impairment
- 011 – Equipment for direct insurance operations
 - 0110 – Purchase value of equipment for direct insurance operations
 - 0111 – Revaluation of equipment for direct insurance operations due to increase
 - 0112 – Revaluation of equipment for direct insurance operations due to impairment
- 012 – MRO inventory for direct insurance operations
- 013 – Receivables in respect of prepayments for property, plants and equipment for direct insurance operations
 - 0130 – Receivables in respect of prepayments for land and buildings in Montenegro
 - 0131 – Receivables in respect of prepayments for land and buildings abroad
 - 0132 – Receivables in respect of prepayments for equipment
- 014 – Property, plants and equipment for direct insurance operations under construction or manufacturing
 - 0140 – Buildings for direct insurance operations in Montenegro under construction or manufacturing
 - 0141 – Buildings for direct insurance operations abroad under construction or manufacturing
 - 0142 – Equipment for direct insurance operations under construction or manufacturing
- 015 – Property, plants and equipment for direct insurance operations, acquired by financial leasing
 - 0150 – Land and buildings for direct insurance operations in Montenegro, acquired by financial leasing
 - 0151 – Land and buildings for direct insurance operations abroad, acquired by financial leasing

¹ MRO inventory – maintenance, repair and operating inventory

- 0152 – Equipment for direct insurance operations, acquired by financial leasing
- 016 – Investment property under construction or manufacturing
 - 0160 – Investment property under construction or manufacturing in Montenegro
 - 0161 – Investment property under construction or manufacturing abroad
- 019 – Value adjustment of property, plants and equipment for direct insurance operations
 - 0190 – Value adjustment of buildings for direct insurance operations in Montenegro
 - 01900 – Value adjustment of buildings for direct insurance operations in Montenegro due to amortisation
 - 01901 – Value adjustment of buildings for direct insurance operations in Montenegro due to increase
 - 01902 – Value adjustment of buildings for direct insurance operations in Montenegro due to impairment
 - 0191 – Value adjustment of buildings for direct insurance operations abroad
 - 01910 – Value adjustment of buildings for direct insurance operations abroad due to amortisation
 - 01911 – Value adjustment of buildings for direct insurance operations abroad due to increase
 - 01912 – Value adjustment of buildings for direct insurance operations abroad due to impairment
 - 0192 – Value adjustment of equipment for direct insurance operations
 - 01920 – Value adjustment of equipment for direct insurance operations due to amortisation
 - 01921 – Value adjustment of equipment for direct insurance operations due to increase
 - 01922 – Value adjustment of equipment for direct insurance operations due to impairment
 - 0193 – Value adjustment of MRO inventory for direct insurance operations
 - 0195 – Value adjustment of property, plants and equipment for direct insurance operations acquired by financial leasing
 - 01950 – Value adjustment of land and buildings for direct insurance operations in Montenegro, acquired by financial leasing
 - 01951 – Value adjustment of land and buildings for direct insurance operations abroad, acquired by financial leasing
 - 01952 – Value adjustment of equipment acquired by financial leasing

02 – LONG-TERM FINANCIAL INVESTMENTS AND LONG-TERM RECEIVABLES IN RESPECT OF BUSINESS OPERATIONS, NOT FINANCED FROM TECHNICAL PROVISIONS AND OTHER PROPERTY, PLANTS AND EQUIPMENT, NOT HELD FOR DIRECT INSURANCE OPERATIONS AND NOT FINANCED FROM TECHNICAL PROVISIONS

This Group shows long-term financial investments, not financed from technical provisions, with the exception of those shown in the Group 08, and long-term receivables in respect of business operations and other property, plants and equipment, not intended for direct insurance operations and not financed from technical provisions. An insurance company is obliged to break the long-term financial investments down to: financial investments presented at fair value through underwriting result, financial investments owned to maturity for collection, financial investments into receivables, and financial investments available for sale. Investments, except investments on the accounts 0200, 0201 and 0202, are broken down to investment – domestic and foreign. Investments - foreign are further broken down to investments in EU member countries, investments in OECD member countries that are not EU members, and investments in other countries. Investments on account 0202 are further broken down to investments in EU member countries and investments in OECD member countries that are not EU members. Separately, in line with the mentioned division of long-term financial investments and long-term receivables in respect of operations, adjustments of value of long-term financial investments and long-term receivables in respect of operations due to impairment, as well as sub-ledger accounts for presenting accrued interest according to repayment value method are shown.

- 020 – Securities
 - 0200 – Securities issued by Montenegro
 - 0201 – Securities issued by the Central Bank of Montenegro
 - 0202 – Securities issued by EU member countries or OECD member countries
 - 0203 – Securities issued by international financial organisations
 - 0204 – Guaranteed securities
 - 0209 – Value adjustment of securities due to impairment
- 021 – Bonds, or other debt securities
 - 0210 – Bonds, or other debt securities marketable in an organised securities market
 - 0211 – Bonds, or other debt securities not marketable in an organised securities market
 - 0219 – Value adjustment of bonds due to impairment
- 022 – Shares
 - 0220 – Shares marketable in an organised securities market (except for shares on account 0231)
 - 0221 – Shares not marketable in an organised securities market (except for shares on account 0231)
 - 0229 – Value adjustment of shares due to impairment
- 023 – Investments in investment funds or broker houses
 - 0230 – Investment in investment units of investment funds
 - 0231 – Investment in shares of broker houses
 - 0239 – Value adjustment of securities due to impairment

- 024 – Long-term deposits and other long-term financial investments
 - 0240 – Long-term deposits with banks
 - 0241 – Other long-term financial investments with banks
 - 0242 – Investment in precious metals, precious stones, artefacts and the like
 - 0247 – Other long-term financial investments
 - 0249 – Value adjustment of long-term deposits and other long-term financial investments due to impairment
- 025 – Investment property and other property, plants and equipment not available for direct insurance operations
 - 0250 – Investment property valued by fair value model
 - 02500 – Investments in land
 - 02501 – Investments in buildings
 - 0251 – Investment property valued according to purchase value model
 - 02510 – Investments in land
 - 02511 – Investments in buildings
 - 0252 – Other property, plants and equipment not available for direct insurance operations
 - 02520 – Purchase value of other property, plants and equipment not available for direct insurance operations
 - 02521 – Revaluation of other property, plants and equipment not available for direct insurance operations due to increase
 - 02522 – Revaluation of other property, plants and equipment not available for direct insurance operations due to impairment
 - 0253 – Receivables from operations in respect of prepayments for property, plants and equipment not available for direct insurance operations due to impairment
 - 0254 – Other property, plants and equipment not available for direct insurance operations, under construction or manufacturing
 - 0255 – Other property, plants and equipment not available for direct insurance operations, acquired by financial leasing
 - 0238 – Value adjustment of investment property due to amortisation and impairment
 - 0239 – Value adjustment of other property, plants and equipment not available for direct insurance operations due to amortisation and impairment
- 026 – Holdings and participations in companies
 - 0260 – Holdings in business organizations
 - 0269 – Value adjustment of investments in holdings in companies due to impairment
- 027 – Long-term receivables from business operations and other long-term receivables
 - 0270 – Long-term receivables from business operations in respect of insurance relations
 - 0271 – Long-term receivables from business operations in respect of property and other assets, subject to financial leasing
 - 0272 – Receivables from operations for long-term approved guaranteed deposits
 - 0273 – Fixed assets held for sale
 - 02730 – Long-term intangible investments available for sale
 - 02731 – Property, plants and equipment available for sale
 - 02732 – Owned investment property available for sale
 - 02733 – Owned capital investments in the group of companies, available for sale
 - 02739 – Other owned fixed assets held for sale
 - 0274 – Long-term receivables for subscribed capital unpaid
 - 0275 – Other long-term receivables
 - 0279 – Value adjustment of receivables in respect of business operations due to impairment
- 028 – Derivative financial instruments
 - 0280 – Derivative financial instruments available for investing
 - 02800 – Derivative financial instruments available for investing in respect of futures contracts
 - 02801 – Derivative financial instruments available for investing in respect of forward contracts
 - 02802 – Derivative financial instruments available for investing in respect of option contracts
 - 02803 – Derivative financial instruments available for investing in respect of swap contracts
 - 0281 – Derivative financial instruments, which meet hedge accounting requirements for specific financial instruments and other items
 - 02810 – Derivative financial instruments for hedging of fair value of specific financial instruments
 - 02811 – Derivative financial instruments hedging of cash flow of specific financial instruments and other items
 - 02812 – Derivative financial instruments for hedging of net financial investment
 - 0282 – Derivative financial instruments, which meet hedge accounting requirements for group of financial instruments against interest rate change risk
 - 02820 – Derivative financial instruments for hedging of fair value of financial instruments against interest rate change risk
 - 02821 – Derivative financial instruments for hedging cash flow against interest rate change risk
 - 0283 – Changes in fair value of group of items hedged against interest risk
- 029 – Other fixed assets
 - 0290 – Other fixed assets
 - 0299 – Value adjustment of other long-term assets due to impairment

03 – LONG-TERM FINANCIAL INVESTMENTS, INCLUDED IN ASSETS FOR COVERAGE OF LIFE INSURANCE

This Group shows long-term financial investments, included in the assets for coverage of life insurance technical reserves, with the exception of those shown in the Group 04 or Group 08. Insurance companies show long-term investments separately for each property for coverage. An insurance company is obliged to break down the long-term financial investments, within individual accounts, to: financial investments shown at fair value through underwriting result, financial investments owned to maturity for collection, financial investments in loans and receivables, and financial investments available for sale. Such investments, with the exception of investments on accounts 0300, 0301 and 0302, are broken down to investments - domestic and foreign. Investments - foreign, as well as investments on account 0302, are further broken down to investments in EU member countries and investments in OECD member countries that are not EU members, and in case of items on accounts within 033 to investments in other countries too. Separately, in line with the mentioned division of long-term financial investments included in the fund for life insurance coverage, adjustment of value of long-term financial investments due to impairment, as well as sub-ledger accounts for presenting accrued interest according to repayment value method are shown.

- 030 – Securities issued by Montenegro, Central Bank of Montenegro, EU member countries, or OECD member countries, international financial organisations
 - 0300 – Securities issued by Montenegro
 - 0301 – Securities issued by the Central Bank of Montenegro
 - 0302 – Securities issued by EU member countries or OECD member countries
 - 0303 – Securities issued by international financial organisations
 - 0304 – Guaranteed securities
 - 0309 – Value adjustment of securities due to impairment
- 031 – Bonds or other debt securities
 - 0310 – Bonds or other debt securities marketable in an organised securities market
 - 0311 – Bonds or other debt securities not marketable in an organised securities market
 - 0319 – Value adjustment of bonds due to impairment
- 032 – Shares (except for shares on account 0331)
 - 0320 – Shares marketable in an organised securities market
 - 0321 – Shares not marketable in an organised securities market
 - 0329 – Value adjustment of shares due to impairment
- 033 – Investments in investment funds or broker houses
 - 0330 – Investments in investment units of investment funds
 - 0331 – Investments in shares of broker houses
 - 0339 – Value adjustment of investments due to impairment
- 034 – Long-term deposits with banks
 - 0340 – Long-term deposits with banks
 - 0349 – Value adjustment of long-term deposits with banks due to impairment
- 035 – Investment property
 - 0350 – Investment property valued by fair value model
 - 03500 – Investments in land
 - 03501 – Investments in buildings
 - 0351 – Investment property valued according to purchase value model
 - 03510 – Investments in land
 - 03511 – Investments in buildings
 - 0358 – Value adjustment of investment property due to amortisation
- 036 – Derivative financial instruments
 - 0360 – Derivative financial instruments which meet hedge accounting requirements for specific financial instruments and other items
 - 03600 – Derivative financial instruments for hedging of fair value of specific financial instruments
 - 03601 – Derivative financial instruments for hedging cash flows of specific financial instruments and other items
 - 03602 – Derivative financial instruments for hedging of net financial investment
 - 0361 – Derivative financial instruments, which meet hedge accounting requirements for group of financial instruments against interest rate change risk
 - 03610 – Derivative financial instruments for hedging of fair value of financial instruments against interest rate change risk
 - 03611 – Derivative financial instruments for hedging cash flow against interest rate change risk
 - 0362 – Changes in fair value of group of items hedged against interest risk
- 037 – Other long-term financial investments included in assets for coverage of life insurance mathematical reserve
 - 0370 – Other long-term financial investments included in assets for coverage of mathematical reserve of life insurance
 - 0379 – Value adjustment of other long-term financial investments included in assets for coverage of life insurance mathematical reserve due to impairment

038 – Fixed assets held for sale

- 0380 – Intangible investments available for sale
- 0381 – Property, plants and equipment available for sale
- 0382 – Owned investment property available for sale
- 0383 – Owned capital investments in a group of companies available for sale
- 0389 – Other owned fixed assets held for sale

04 – LONG-TERM FINANCIAL INVESTMENTS INCLUDED IN ASSETS FOR COVERAGE OF LIFE INSURANCE, WHERE POLICY HOLDER ASSUMES THE INVESTMENT RISK

This Group shows long-term financial investments, included in assets for coverage of life insurance where policyholder assumes the investment risk, with the exception of those shown in the Group 08. Insurance companies are obliged to show long-term financial investments separately for each property for life insurance coverage, where policyholder assumes the investment risk. Insurance companies are obliged to break down the long-term financial investments, within individual accounts, to: financial investments shown at fair value through underwriting result, financial investments owned to maturity for collection, financial investments in receivables, and financial investments available for sale. Such investments, with the exception of investments on accounts 0400, 0401 i 0402, are broken down to investments - domestic and foreign. Investments - foreign, as well as investments on account 0402, are further broken down to investments in EU member countries and investments in OECD member countries that are not EU members, and in case of items on accounts within 043 to investments in other countries too. Separately, in line with the mentioned division of long-term financial investments included in assets for coverage of life insurance, where policy holder assumes the investment risk, adjustment of value of long-term financial investments due to impairment, as well as sub-ledger accounts for presenting accrued interest according to repayment value method are shown.

040 – Securities issued by Montenegro, Central Bank of Montenegro, EU member countries, or OECD member countries, international financial organisations

- 0400 – Securities issued by Montenegro
- 0401 – Securities issued by the Central Bank of Montenegro
- 0402 – Securities issued by EU member countries or OECD member countries
- 0403 – Securities issued by international financial organisations
- 0404 – Guaranteed securities
- 0409 – Value adjustment of securities due to impairment

041 – Bonds, or other debt securities

- 0410 – Bonds, or other debt securities marketable in an organised securities market
- 0411 – Bonds, or other debt securities not marketable in an organised securities market
- 0419 – Value adjustment of bonds due to impairment

042 – Shares (except for shares on account 0431)

- 0420 – Shares marketable in an organised securities market
- 0421 – Shares not marketable in an organised securities market
- 0429 – Value adjustment of shares due to impairment

043 – Investments in investment funds, or broker houses

- 0430 – Investments in investment units of investment funds
- 0431 – Investments in shares of broker houses
- 0439 – Value adjustment of investments due to impairment

044 – Long-term deposits with banks

- 0440 – Long-term deposits with banks
- 0449 – Value adjustment of long-term loans with banks due to impairment

045 – Investment property

- 0450 – Investment property valued by fair value model
 - 04500 – Investments in land
 - 04501 – Investments in buildings
- 0451 – Investment property valued according to purchase value model
 - 04510 – Investments in land
 - 04511 – Investments in buildings
- 0458 – Value adjustment of investment property due to amortisation
- 0459 – Value adjustment of investment property due to impairment

046 – Derivative financial instruments

- 0460 – Derivative financial instruments, which meet hedge accounting requirements for specific financial instruments and other items
 - 04600 – Derivative financial instruments for hedging of fair value of specific financial instruments
 - 04601 – Derivative financial instruments for hedging cash flow of specific financial instruments and other items
 - 04602 – Derivative financial instruments for hedging of net financial investment

- 0461 – Derivative financial instruments, which meet hedge accounting requirements for group of financial instruments against interest rate change risk
 - 04610 – Derivative financial instruments for hedging fair value of financial instruments against interest rate change risk
 - 04611 – Derivative financial documents for hedging cash flows against interest rate change risk
- 0462 – Changes in fair value of group of items hedged against interest risk
- 047 – Other long-term financial investments included in the life insurance coverage, where policyholder assumes the investment risk
 - 0470 – Other long-term financial investments included in the fund for life insurance coverage, where policyholder assumes the investment risk
 - 0479 – Value adjustment of other long-term financial investments included in assets for coverage of life insurance, where policyholder assumes the investment risk, due to impairment
- 048 – Fixed assets available for sale
 - 0480 – Intangible investments available for sale
 - 0481 – Property, plants and equipment available for sale
 - 0482 – Owned investment property, available for sale
 - 0483 – Owned capital investments in a group of companies, available for sale
 - 0489 – Other owned fixed assets, available for sale

05 – LONG-TERM FINANCIAL INVESTMENTS INCLUDED IN ASSETS FOR COVERAGE OF HEALTH INSURANCE CLASSES

This Group shows long-term financial investments, included in assets for coverage of health insurance classes, with the exception of those shown in the Group 08. Insurance companies are obliged to break down the long-term financial investments, within individual accounts, to: financial investments shown at fair value through underwriting result, financial investments owned to maturity for collection, financial investments in loans and receivables, and financial investments available for sale. Such investments, with the exception of investments on accounts 0500, 0501 and 0502, are broken down to investments - domestic and foreign. Investments - foreign, as well as investments on account 0502, are further broken down to investments in EU member countries and investments in OECD member countries that are not EU members, and in case of items on accounts within 053 to investments in other countries too. Separately, in line with the mentioned division of long-term financial investments included in assets for coverage of health insurance classes, adjustment of value of long-term financial investments due to impairment, as well as sub-ledger accounts for presenting accrued interest according to repayment value method are shown.

- 050 – Securities issued by Montenegro, Central Bank of Montenegro, EU member countries, or OECD member countries, international financial organisations
 - 0500 – Securities issued by Montenegro
 - 0501 – Securities issued by the Central Bank of Montenegro
 - 0502 – Securities issued by EU member countries or OECD member countries
 - 0503 – Securities issued by international financial organisations
 - 0504 – Guaranteed securities
 - 0509 – Value adjustment of securities due to impairment
- 051 – Bonds, or other debt securities
 - 0510 – Bonds, or other debt securities, marketable in an organised securities market
 - 0511 – Bonds, or other debt securities, not marketable in an organised securities market
 - 0519 – Value adjustment of bonds due to impairment
- 052 – Shares (except for shares on account 0531)
 - 0520 – Shares marketable in an organised securities market
 - 0521 – Shares not marketable in an organised securities market
 - 0529 – Value adjustment of shares due to impairment
- 053 – Investments in investment funds, or broker houses
 - 0530 – Investments in investment units of investment funds
 - 0531 – Investments in shares of broker houses
 - 0539 – Value adjustment of investments due to impairment
- 054 – Long-term deposits with banks
 - 0540 – Long-term deposits with banks
 - 0549 – Value adjustment of long-term deposits with banks due to impairment
- 055 – Investment property
 - 0550 – Investment property valued according to fair value model
 - 05500 – Investments in land
 - 05501 – Investments in buildings
 - 0551 – Investment property valued according to purchase value model
 - 05510 – Investments in land
 - 05511 – Investments in buildings
 - 0558 – Value adjustment of investment property due to amortisation

- 0559 – Value adjustment of investment property due to impairment
- 056 – Derivative financial instruments
 - 0560 – Derivative financial instruments, which meet hedge accounting requirements for specific financial instruments and other items
 - 05600 – Derivative financial instruments for hedging of fair value of specific financial instruments
 - 05601 – Derivative financial instruments for hedging cash flows of specific financial instruments and other items
 - 05602 – Derivative financial instruments for hedging of net financial investment
 - 0561 – Derivative financial instruments, which meet hedge accounting requirements for group of financial instruments against interest rate change risk
 - 05610 – Derivative financial instruments for hedging of fair value of financial instruments against interest rate change risk
 - 05611 – Derivative financial instruments for hedging cash flows against interest rate change risk
 - 0562 – Changes in fair value of group of items hedged against interest risk
- 057 – Other long-term financial investments included in the assets for coverage of health insurance classes
 - 0570 – Other long-term financial investments included in assets for coverage of health insurance classes
 - 0579 – Value adjustment of other long-term financial investments included in assets for coverage of health insurance classes due to impairment
- 058 – Fixed assets available for sale
 - 0580 – Long-term intangible investments available for sale
 - 0581 – Property, plants and equipment available for sale
 - 0582 – Owned investment property, available for sale
 - 0583 – Owned capital investments in the group of companies, available for sale
 - 0589 – Other owned fixed assets available for sale

06 – LONG-TERM FINANCIAL INVESTMENTS INCLUDED IN ASSETS FOR COVERAGE OF OTHER INSURANCE CLASSES, REQUIRING FORMATION OF MATHEMATICAL PROVISIONS

This Group shows long-term financial investments, included in assets for coverage of other insurance classes, subject to mathematical reserve formation requirement, with the exception of those shown in the Group 08. Insurance companies are obliged to break down the long-term financial investments, within individual accounts, to: financial investments shown at fair value through underwriting result, financial investments owned to maturity for collection, financial investments in receivables, and financial investments available for sale. Such investments, with the exception of investments on accounts 0600, 0601 and 0602, are broken down to investments - domestic and foreign. Investments - foreign, as well as investments on account 0602, are further broken down to investments in EU member countries and investments in OECD member countries that are not EU members, and in case of items on accounts within 063 to investments in other countries too. Separately, in line with the mentioned division of long-term financial investments included in assets for coverage of other insurance classes, subject to mathematical reserve formation requirement, adjustment of value of long-term financial investments due to impairment, as well as sub-ledger accounts for presenting accrued interest according to repayment value method are shown.

- 060 – Securities issued by Montenegro, Central Bank of Montenegro, EU member countries, or OECD member countries, international financial organisations
 - 0600 – Securities issued by Montenegro
 - 0601 – Securities issued by the Central Bank of Montenegro
 - 0602 – Securities issued by EU member countries or OECD member countries
 - 0603 – Securities issued by international financial organisations
 - 0604 – Guaranteed securities
 - 0609 – Value adjustment of securities due to impairment
- 061 – Bonds, or other debt securities
 - 0610 – Bonds, or other debt securities, marketable in an organised securities market
 - 0611 – Bonds, or other debt securities, not marketable in an organised securities market
 - 0619 – Value adjustment of bonds due to impairment
- 062 – Shares (except for shares on account 0631)
 - 0620 – Shares marketable in an organised securities market
 - 0621 – Shares not marketable in an organised securities market
 - 0629 – Value adjustment of shares due to impairment
- 063 – Investments in investment funds, or broker houses
 - 0630 – Investments in investment units of investment funds
 - 0631 – Investments in shares of broker houses
 - 0639 – Value adjustment of investments due to impairment
- 064 – Long-term deposits with banks
 - 0640 – Long-term deposits with banks
 - 0649 – Value adjustment of long-term deposits with banks due to impairment
- 065 – Investment property

- 0650 – Investment property valued by fair value model
 - 06500 – Investments in land
 - 06501 – Investments in buildings
- 0651 – Investment property valued according to purchase value model
 - 06510 – Investments in land
 - 06511 – Investments in buildings
- 0658 – Value adjustment of investment property due to amortisation
- 0659 – Value adjustment of investment property due to impairment
- 066 – Derivative financial instruments
 - 0660 – Derivative financial instruments, which meet hedge accounting requirements for specific financial instruments and other items
 - 06600 – Derivative financial instruments for hedging of fair value of specific financial instruments
 - 06601 – Derivative financial instruments for hedging cash flows of specific financial instruments and other items
 - 06602 – Derivative financial instruments for hedging of net financial investment
 - 0661 – Derivative financial instruments, which meet hedge accounting requirements of group of financial instruments against interest rate change risk
 - 06610 – Derivative financial instruments for hedging of fair value of financial instruments against interest rate change risk
 - 06611 – Derivative financial instruments for hedging cash flows against interest rate change risk
 - 0662 – Changes in fair value of group of items hedged against interest risk
- 067 – Other long-term financial investments included in assets for coverage of other insurance classes, requiring formation of mathematical provisions
 - 0670 – Other long-term financial investments included in assets for coverage of other insurance classes, requiring formation of mathematical provisions
 - 0679 – Value adjustment of other long-term financial investments included in assets for coverage of other insurance classes, requiring formation of mathematical provisions, due to impairment
- 068 – Fixed assets available for sale
 - 0680 – Intangible long-term investments available for sale
 - 0681 – Property, plants and equipment available for sale
 - 0682 – Owned investment property available for sale
 - 0683 – Owned capital investments in the group of companies, available for sale
 - 0689 – Other owned fixed assets, available for sale

07 – LONG-TERM FINANCIAL INVESTMENTS INCLUDED IN THE ASSETS FOR COVERAGE OF TECHNICAL RESERVES OF NON-LIFE INSURANCE

This Group shows long-term financial investments included in the assets for coverage of technical reserves of non-life insurance, with the exception of investments shown in the Group 08. Insurance companies are obliged to break down the long-term financial investments, within individual accounts, to: financial investments shown at fair value through underwriting result, financial investments owned to maturity for collection, financial investments in loans and receivables, and financial investments available for sale. Such investments, with the exception of investments on accounts 0700, 0701 and 0702, are broken down to investments - domestic and foreign. Investments - foreign, as well as investments on account 0702, are further broken down to investments in EU member countries and investments in OECD member countries that are not EU members, and in case of items on accounts within 073 to investments in other countries too. Separately, in line with the mentioned division of long-term financial investments included in the assets for coverage, with the exception of funds for coverage, adjustment of value of long-term financial investments due to impairment, as well as sub-ledger accounts for presenting accrued interest according to repayment value method are shown.

- 070 – Securities issued by Montenegro, Central Bank of Montenegro, EU member countries, or OECD member countries, international financial organisations
 - 0700 – Securities issued by Montenegro
 - 0701 – Securities issued by the Central Bank of Montenegro
 - 0702 – Securities issued by EU member countries or OECD member countries
 - 0703 – Securities issued by international financial organisations
 - 0704 – Guaranteed securities
 - 0709 – Value adjustment of securities due to impairment
- 071 – Bonds, or other debt securities
 - 0710 – Bonds, or other debt securities, marketable in an organised securities market
 - 0711 – Bonds, or other debt securities, not marketable in an organised securities market
 - 0719 – Value adjustment of bonds due to impairment
- 072 – Shares (except for shares on account 0731)
 - 0720 – Shares marketable in an organised securities market
 - 0721 – Shares not marketable in an organised securities market

- 0729 – Value adjustment of shares due to impairment
- 073 – Investments in investment funds, or broker houses
 - 0730 – Investments in investment units of investment funds
 - 0731 – Investments in shares of broker houses
 - 0739 – Value adjustment of investments due to impairment
- 074 – Long-term deposits with banks
 - 0740 – Long-term deposits with banks
 - 0749 – Value adjustment of long-term deposits with banks due to impairment
- 075 – Investment property
 - 0750 – Investment property valued by fair value model
 - 07500 – Investments in land
 - 07501 – Investments in buildings
 - 0751 – Investment property valued according to purchase value model
 - 07510 – Investments in land
 - 07511 – Investments in buildings
 - 0758 – Value adjustment of investment property due to amortisation
 - 0759 – Value adjustment of investment property due to impairment
- 076 – Derivative financial instruments
 - 0760 – Derivative financial instruments, which meet hedge accounting requirements for specific financial instruments and other items
 - 07600 – Derivative financial instruments for hedging of fair value of specific financial instruments
 - 07601 – Derivative financial instruments for hedging cash flows of specific financial instruments and other items
 - 07602 – Derivative financial instruments for hedging of net financial investment
 - 0761 – Derivative financial instruments, which meet hedge accounting requirements for group of financial instrument against interest rate change risk
 - 07610 – Derivative financial instruments for hedging of fair value of financial instruments against interest rate change risk
 - 07611 – Derivative financial instruments for hedging cash flows against interest rate change risk
 - 0762 – Changes in fair value of group of items hedged against interest risk
- 077 – Other long-term financial investments included in the assets for coverage, with the exception of funds for coverage
 - 0770 – Other long-term financial investments included in the assets for coverage, with the exception of funds for coverage
 - 0779 – Value adjustment of other long-term financial investments included in the assets for coverage, with the exception of funds for coverage, due to impairment
- 078 – Fixed assets available for sale
 - 0780 – Intangible long-term investments available for sale
 - 0781 – Property, plants and equipment available for sale
 - 0782 – Owned investment property, available for sale
 - 0783 – Owned capital investments in the group of companies, available for sale
 - 0789 – Other owned fixed assets available for sale

08 – LONG-TERM FINANCIAL INVESTMENTS IN THE GROUP OF COMPANIES, ASSOCIATED AND JOINTLY CONTROLLED COMPANIES

Long-term financial investments in the group of companies, associated and jointly controlled companies are broken down to investments not financed from technical reserves, investments included in the assets for coverage of mathematical reserves and investments included in the assets for coverage of technical reserves of non-life insurance. Insurance companies are obliged to break down the long-term financial investments, within individual accounts, to: financial investments shown at fair value through underwriting result, financial investments owned to maturity for collection, financial investments in loans and receivables, and financial investments available for sale. Investments included in the assets for coverage are shown separately for each property for coverage, and separately for supplementary insurance. Investments in the group of companies, associated and jointly controlled companies are broken down to investments - domestic and foreign. Investments - foreign are further broken down to investments in EU member countries, investments in OECD member countries that are not EU members, investments not financed from technical provisions, and in case of items on the accounts 082 and 085 to investments in other countries too. Separately, in line with the mentioned division of long-term financial investments in the group of companies, associated and jointly controlled companies, adjustment of value of long-term financial investments due to impairment, as well as sub-ledger accounts for presenting accrued interest according to repayment value method are shown.

- 080 – Shares and holdings of the group of companies
 - 0800 – Shares of the group of companies not financed from technical provisions
 - 0801 – Shares of the group of companies included in the assets for coverage of mathematical reserves

- 0802 – Shares of the group of companies included in the assets for coverage of mathematical reserves of non-life insurance
- 0803 – Holdings in the group of companies not financed from technical provisions
- 081 – Debt securities of the group of companies
 - 0810 – Debt securities of the group of companies not financed from technical provisions
 - 0811 – Debt securities of the group of companies included in the assets for coverage of mathematical reserves
 - 0812 – Debt securities of the group of companies included in the assets for coverage of non-life insurance mathematical reserves
- 082 – Deposits with a group of banks, associated banks and jointly controlled banks
 - 0820 – Deposits with a banking group
 - 08200 – Deposits with a banking group, not financed from technical provisions
 - 08201 – Deposits with a banking group, included in the assets for coverage of mathematical reserves
 - 08202 – Deposits with a banking group, included in the assets for coverage of non-life insurance technical reserves
 - 0821 – Deposits with associated banks and jointly controlled banks
 - 08210 – Deposits with associated and jointly controlled banks, not financed from technical provisions
 - 08211 – Deposits with associated and jointly controlled banks, included in the assets for coverage of mathematical reserves
 - 08212 – Deposits with associated and jointly controlled banks, included in the assets for coverage of non-life insurance technical reserves
 - 0829 – Value adjustment of deposits with a banking group, associated banks and jointly controlled banks due to impairment
- 083 – Shares and holdings in associated and jointly controlled companies
 - 0830 – Shares in associated and jointly controlled companies, not financed from technical provisions
 - 0831 – Shares in associated and jointly controlled companies, included in the assets for coverage of mathematical reserves
 - 0832 – Shares in associated and jointly controlled companies, included in the assets for coverage of non-life insurance mathematical reserves
 - 0833 – Holdings in associated and jointly controlled companies, not financed from technical provisions
- 084 – Debt securities in associated and jointly controlled companies
 - 0840 – Debt securities in associated and jointly controlled companies, not financed from technical provisions
 - 0841 – Debt securities in associated and jointly controlled companies, included in the assets for coverage of mathematical reserves
 - 0842 – Debt securities in associated and jointly controlled companies, included in the assets for coverage of non-life insurance mathematical reserves
- 085 – Derivative financial instruments, which meet hedge accounting requirements
 - 0850 – Derivative financial instruments available for hedging of financial investments in the group of companies
 - 08500 – Derivative financial instruments available for hedging of financial investments in the group of companies, not financed from technical provisions
 - 08501 – Derivative financial instruments available for hedging of financial investments in the group of companies, included in the assets for coverage of mathematical reserves
 - 08502 – Derivative financial instruments available for hedging of financial investments in the group of companies, included in the assets for coverage of technical reserves of non-life insurance
 - 0851 – Derivative financial instruments available for hedging of financial investments in associated and jointly controlled companies
 - 08510 – Derivative financial instruments available for hedging of financial investments in associated and jointly controlled companies, not financed from technical provisions
 - 08511 – Derivative financial instruments available for hedging of financial investments in associated and jointly controlled companies, included in the assets for coverage of mathematical reserves
 - 08512 – Derivative financial instruments available for hedging of financial investments in associated and jointly controlled companies, included in the assets for coverage of non-life insurance technical reserves
- 086 – Other financial investments in the group of companies
 - 0860 – Other financial investments in the group of companies, not financed from technical provisions
 - 0861 – Other financial investments in the group of companies, included in the assets for coverage of mathematical reserves
 - 0862 – Other financial investments in the group of companies, included in the assets for coverage of non-life insurance technical reserves
 - 0869 – Value adjustment of other financial investments in the group of companies due to impairment
- 087 – Other financial investments in associated and jointly controlled companies
 - 0870 – Other financial investments in associated and jointly controlled companies, not financed from technical provisions
 - 0871 – Other financial investments in associated and jointly controlled companies, included in the assets for coverage of mathematical reserves
 - 0872 – Other financial investments in associated and jointly controlled companies, included in the assets for coverage of non-life insurance technical reserves

0879 – Value adjustment of financial investments in associated and jointly controlled companies due to impairment

09 – DEFERRED TAX ASSETS

090 – Deferred tax assets in respect of deductible temporary differences

091 – Deferred tax assets in respect of unused tax losses, carried forward to following tax periods

092 – Deferred tax assets in respect of unused tax credits, carried forward to following tax periods

Group 1 – SHORT-TERM ASSETS, WITH EXCEPTION OF INVENTORIES, AND PREPAYMENTS AND ACCRUED INCOME

An insurance company shows data related to short-term assets, with the exception of inventories, and prepayments and accrued income for non-life insurance and life insurance respectively. Insurance companies are obliged to break down the short-term financial assets, within individual accounts, to: owned financial assets available for trade, financial assets shown at fair value through underwriting result, financial assets owned to the maturity for collection, financial assets for loans and receivables, and financial assets available for sale.

10 – CASH ON HAND AND CASH EQUIVALENTS (HIGHLY LIQUID MONETARY VALUES)

This Group discloses cash and cheques on hand, highly liquid monetary values.

100 – Cash on hand - euro

101 – Cash on hand - FX

102 – Issued cheques (deductible item)

103 – Received cheques

104 – Cash equivalents

109 – Advances

11 – CASH ON ACCOUNTS

Cash on accounts is broken down to immediately available cash and callable cash. Cash in domestic currency and cash in FX are shown separately. Cash on such accounts is shown for life insurance and non-life insurance respectively.

110 – Cash on transaction accounts for life insurance

111 – Cash on transaction accounts for non-life insurance

112 – Cash on special assets accounts for coverage

1120 – Cash on special assets accounts for life insurance coverage

11200 – Cash on special assets accounts for life insurance coverage (with the exception of accounts 11201, 11202 and 11203)

11201 – Cash on special assets accounts for annuity insurance coverage

11202 – Cash on special assets accounts for coverage of insurance of persons supplementary to life insurance

11203 – Cash on special assets accounts for coverage of other life insurance classes

1121 – Cash on special assets accounts for coverage of life insurance where policyholder assumes the investment risk

11210 – Cash on special assets accounts for life insurance coverage, where policyholder assumes the investment risk and the amount of indemnity, that the insured is entitled to is directly related to the value of investment unit of investment funds, i.e. change of securities index

11211 – Cash on special assets accounts for life insurance coverage, where policyholder assumes the investment risk and the amount of indemnity, that the insured is entitled to is directly related to the value of investment unit of the assets for coverage

1122 – Cash on special assets accounts for coverage of health insurance

1123 – Cash on special assets accounts for coverage of other insurance classes, which require formation of mathematical provisions

113 – Cash on other special accounts, or special purpose accounts

114 – Cash on transaction accounts for supplementary insurance

118 – Other cash

12 – SHORT-TERM RECEIVABLES IN RESPECT OF DIRECT INSURANCE OPERATIONS

Short-term receivables in respect of direct insurance operations abroad are broken down to short-term receivables in respect of direct insurance operations in EU member countries and short-term receivables in respect of direct insurance operations in other countries. Separately, in line with the mentioned division to short-term receivables in respect of direct insurance operations, adjustments of the value of to short-term receivables in respect of direct insurance operations due to impairment are shown too.

- 120 – Receivables from policyholders in the country
- 121 – Receivables from policyholders abroad
- 122 – Receivables from insurance intermediaries in the country
- 123 – Receivables from insurance intermediaries abroad
- 124 – Receivables from other insurance companies in respect of supplementary insurance equalisation scheme
- 127 – Other short-term receivables in respect of direct insurance operations
 - 1270 – Other short-term receivables in respect of direct insurance operations in the country
 - 1271 – Other short-term receivables in respect of direct insurance operations abroad
- 129 – Value adjustment of short-term receivables in respect of direct insurance operations due to impairment

13 – SHORT-TERM RECEIVABLES FOR COINSURANCE AND REINSURANCE PREMIUMS

Short-term receivables for coinsurance and reinsurance premiums abroad are broken down to short-term receivables for coinsurance and reinsurance premiums in EU member countries and short-term receivables for coinsurance and reinsurance premiums in other countries. Separately, in line with the mentioned division of short-term receivables for coinsurance and reinsurance premiums, the adjustments of value of short-term receivables for coinsurance and reinsurance premiums due to impairment are shown too.

- 130 – Receivables from insurance companies for coinsurance premiums in the country
- 131 – Receivables from insurance companies for coinsurance premiums abroad
- 132 – Receivables from insurance companies for reinsurance premiums in the country
- 133 – Receivables from insurance companies for reinsurance premiums abroad
- 134 – Receivables from reinsurance companies for reinsurance premiums in respect of retrocession in the country
- 135 – Receivables from reinsurance companies for reinsurance premiums in respect of retrocession abroad
- 136 – Short-term financial investments of reinsurance companies in respect of reinsurance contract with ceding undertakings
 - 1360 – Short-term financial investments of reinsurance companies in respect of reinsurance contract with ceding undertakings in the country
 - 1361 – Short-term financial investments of reinsurance companies in respect of reinsurance contract with ceding undertakings abroad
- 137 – Other short-term receivables for coinsurance and reinsurance premiums
 - 1370 – Other short-term receivables for coinsurance and reinsurance premiums in the country
 - 1371 – Other short-term receivables for coinsurance and reinsurance premiums abroad
- 139 – Value adjustment of short-term receivables for coinsurance and reinsurance premiums due to impairment

14 – SHORT-TERM RECEIVABLES FOR SHARES IN THE AMOUNT OF CLAIMS

Short-term receivables for shares in the amount of claims abroad are broken down to short-term receivables for shares in the amount of claims in EU member countries and short-term receivables for shares in the amount of claims in other countries. Separately, in line with the mentioned division of short-term receivables for shares in the amount of claims, adjustments of value of short-term receivables for shares in the amount of claims due to impairment are shown too.

- 140 – Receivables from insurance company for shares in the amount of claims from coinsurance in the country
- 141 – Receivables from insurance company for shares in the amount of claims from coinsurance abroad
- 142 – Receivables from reinsurance companies for shares in the amount of claims from reinsurance in the country
- 143 – Receivables from reinsurance companies for shares in the amount of claims from reinsurance abroad
- 144 – Receivables from reinsurance companies for shares in the amount of claims from retrocession in the country
- 145 – Receivables from reinsurance companies for shares in the amount of claims from retrocession abroad
- 147 – Other short-term receivables for shares in the amount of claims
 - 1470 – Other short-term receivables for shares in the amount of claims in the country
 - 1471 – Other short-term receivables for shares in the amount of claims abroad
- 149 – Value adjustment of short-term receivables for shares in the amount of claims due to impairment

15 – OTHER SHORT-TERM RECEIVABLES FROM INSURANCE OPERATIONS

An insurance company shows recourse receivables separately by insurance classes, and separately for supplementary insurance. Other short-term receivables from insurance operations abroad are broken down to other short-term receivables from insurance operations in EU member countries and other short-term receivables from insurance operations in other countries. Separately, in line with the mentioned division of other short-term receivables from insurance operations, adjustments of value of other short-term receivables from insurance operations due to impairment are shown too.

- 150 – Recourse receivables
 - 1500 – Recourse receivables in the country
 - 1501 – Recourse receivables abroad
- 151 – Receivables for claims paid to third party's account in the country
- 152 – Receivables for claims paid to third party's account abroad
- 153 – Receivables from insurance companies for contributions for coverage of loss caused by uninsured and unknown vehicle
- 157 – Sundry short-term receivables from insurance operations
 - 1570 – Sundry short-term receivables from insurance operations in the country
 - 1571 – Sundry short-term receivables from insurance operations abroad
- 159 – Value adjustment of other short-term receivables from insurance operations due to impairment

16 – SHORT-TERM RECEIVABLES FROM FINANCING

Short-term receivables from financing are broken down to short-term receivables from financing in the country and short-term receivables from financing abroad. Separately, in line with the mentioned division of short-term receivables from financing, adjustments of value of short-term receivables from financing due to impairment are shown too.

- 160 – Short-term receivables in respect of interest
- 161 – Short-term receivables in respect of dividends
- 162 – Short-term receivables in respect of other share in profit
- 167 – Other short-term receivables from financing
- 169 – Value adjustment of short-term receivables from financing due to impairment

17 – OTHER SHORT-TERM RECEIVABLES

Separately, in line with the mentioned division of other short-term receivables, adjustments of value of other short-term receivables due to impairment are shown too.

- 170 – Other short-term receivables from state and other institutions
- 171 – Short-term receivables from employees
- 172 – Short-term receivables from buyers
- 173 – Short-term receivables for subscribed capital unpaid due for collection
- 174 – Receivables for short-term approved guarantee deposits
- 175 – Other short-term receivables
- 176 – Receivables from card houses
- 179 – Value adjustment of other short-term receivables due to impairment

18 – SHORT TERM FINANCIAL INVESTMENTS

This group shall disclose short-term financial investments with the repayment period up to one year and a part of long-term financial investments maturing for collection within one year from the balance sheet date. Insurance company shall be obliged to classify short-term financial investment, within individual accounts, into: financial investments held for trading, financial investments carried at fair-value through underwriting result, held-to-maturity financial investments, financial investments into loans, and available for sale financial investments. Investments representing assets for coverage shall be carried separately for each coverage fund and separately for supplementary insurances. Short-term financial statement shall be further broken-down into domestic investments and foreign investments. Foreign investments shall be further broken-down into investments in the Member States of the EU and in investments in the OECD member countries non-EU countries, into investments not financed from technical provisions, while items on accounts 1823, 1824, 1843, 1844, 1867, and 1868 are also broken-down into third country investments. Corrections in values of long-term financial investment resulting from impairment shall be disclosed separately, in line with said breakdown of short-term financial investments, as well as sub-ledger accounts for disclosing accrued interest according to the repayment value method.

- 180 – Securities, not financed from technical provisions
 - 1800 – Securities issued or guaranteed by Montenegro, Central Bank of Montenegro, Member States of the EU, or OECD member countries, international financial organisations
 - 1801 – Bonds and other debt securities, not financed from technical provisions
 - 1802 – Shares not financed from technical provisions (except for shares on account 1803)
 - 1803 – Shares of brokerage firms, not financed from technical provisions
 - 1804 – Investment units of investment funds, not financed from technical provisions
 - 1805 – Holdings not financed from technical provisions
 - 1808 – Other securities, not financed from technical provisions
- 181 – Short-term deposits with banks, not financed from technical provisions
 - 1810 – Short-term deposits with banks, not financed from technical provisions
 - 1819 – Value adjustment of short-term deposits with banks, not financed from technical provisions, resulting from impairment
- 182 – Securities, representing assets for coverage of life insurance reserves
 - 1820 – Securities issued or guaranteed by Montenegro, the Central Bank of Montenegro, Member States of the EU, or OECD member countries, international financial organisations, representing assets for coverage of life insurance reserves
 - 1821 – Bonds and other debt securities, representing assets for coverage of life insurance reserves
 - 1822 – Shares representing assets for coverage of life insurance reserves (except for shares on the account 1823)
 - 1823 – Shares of brokerage firms, representing assets for coverage of life insurance reserves
 - 1824 – Investment units of investment funds, representing assets for coverage of life insurance reserves
- 183 – Short-term deposits with banks, representing assets for coverage of life insurance reserves
 - 1830 – Short-term deposits with banks, representing assets for coverage of life insurance reserves
 - 1839 – Value adjustment of short-term deposits with banks, representing assets for coverage of life insurance reserves, resulting from impairment
- 184 – Securities, representing assets for coverage of non-life insurance technical reserves
 - 1840 – Securities issued or guaranteed by Montenegro, the Central Bank of Montenegro, Member States of the EU, or OECD member countries, international organisations, representing assets for coverage of non-life insurance technical reserves
 - 1841 – Bonds and other debt securities, representing assets for coverage of non-life insurance technical reserves
 - 1842 – Shares, representing assets for coverage of non-life insurance technical reserves (except for shares on the account 1843)
 - 1843 – Shares of brokerage firms, representing assets for coverage of non-life insurance technical reserves
 - 1844 – Investment units of investment funds, representing assets for coverage of non-life insurance technical reserves
- 185 – Short-term deposits with banks, representing assets for coverage of non-life insurance technical reserves
 - 1850 – Short-term deposits with banks, representing assets for coverage of non-life insurance technical reserves
 - 1859 – Value adjustment of short-term deposits with banks, representing assets for coverage of non-life insurance technical reserves, resulting from impairment
- 186 – Derivative financial instruments and other short-term financial investments
 - 1860 – Derivative financial instruments held-for-trading, not financed from technical provisions
 - 18601 – Derivative financial instruments held-for-trading under futures contracts, not financed from technical provisions
 - 18602 – Derivative financial instruments held-for-trading under forward contracts, not financed from technical provisions
 - 18603 – Derivative financial instruments held-for-trading under option contracts, not financed from technical provisions
 - 18604 – Derivative financial instruments held-for-trading under swap contracts, not financed from technical provisions
 - 1861 – Derivative financial instruments, which meet hedge accounting requirements for specific financial instruments and other items
 - 18610 – Derivative financial instruments, which meet hedge accounting requirements for specific financial instruments and other items, not financed from technical provisions
 - 18611 – Derivative financial instruments, which meet hedge accounting requirements for specific financial instruments and other items, representing assets for coverage of life insurance reserves
 - 18612 – Derivative financial instruments, which meet hedge accounting requirements for specific financial instruments and other items, representing assets for coverage of non-life insurance technical reserves
 - 1862 – Derivative financial instruments, which meet hedge accounting requirements for group of financial instruments against interest rate change risk
 - 18620 – Derivative financial instruments, which meet hedge accounting requirements for group of financial instruments against interest rate change risk, not financed from technical provisions
 - 18621 – Derivative financial instruments, which meet hedge accounting requirements for group of financial instruments against interest rate change risk, representing assets for coverage of life insurance reserves

- 18622 – Derivative financial instruments, which meet hedge accounting requirements for group of financial instruments against interest rate change risk, representing assets for coverage of non-life insurance technical reserves
- 1863 – Changes in fair-value for group of items hedged against interest rate risk
- 18630 – Changes in fair-value for group of items hedged against interest rate risk, not financed from technical provisions
- 18631 – Changes in fair-value for group of items hedged against interest rate risk, representing assets for coverage of life insurance reserves
- 18632 – Changes in fair-value for group of items hedged against interest rate risk, representing assets for coverage of non-life insurance technical reserves
- 1864 – Other short-term investments, not financed from technical provisions
- 1865 – Other short-term investments, representing assets for coverage of non-life insurance reserves
- 1866 – Other short-term investments, representing assets for coverage of non-life insurance technical reserves
- 1869 – Value adjustment of other financial investments resulting from impairment

19 – PREPAYMENTS AND ACCRUED INCOME

This group shall disclose prepaid costs a period not exceeding 12 months, which could have not been accrued in the corresponding accounting period, accrued income (e.g. interests, rentals), values and deferred insurance acquisition costs. Insurance company may disclose both short-term and long-term insurance acquisition costs under deferred insurance acquisition costs.

- 190 – Short-term accrued income
- 192 – Deferred insurance acquisition costs
- 193 – Other deferred short-term costs
- 194 – Other deferred short-term expenses
- 195 – Values
- 196 – Accrued income in respect of supplementary insurance equalisation scheme
- 198 – Other prepayments and accrued income

Group 2 – SHORT-TERM LIABILITIES AND ACCRUALS AND DEFERRED INCOME

The insurance company shall disclose data on short-term liabilities and accruals and deferred income separately for non-life insurance and life insurance. Insurance company shall classify short-term financial liabilities, within specific accounts, into following groups: financial liabilities held for trading, financial liabilities carried at fair-value through underwriting result, or financial liabilities valued at repayment amounts.

21 – SHORT-TERM LIABILITIES PAYABLE TO EMPLOYEES

- 210 – Net wages payable
- 211 – Net wage compensation payable
- 212 – Annual holiday allowance payable
- 213 – Contributions from gross wages payable
- 214 – Taxes from gross wages payable
- 215 – Subsistence allowance and commuting allowance payable
- 218 – Other short-term liabilities payable to employees

22 – SHORT-TERM LIABILITIES FROM DIRECT INSURANCE OPERATIONS

Short-term liabilities from direct insurance operations abroad shall be broken down into short-term liabilities from direct insurance operations in the Member States of the EU and into short-term liabilities from direct insurance operations in other countries.

- 220 – Liabilities payable to insurers and insured persons for indemnity in country
- 221 – Liabilities payable to insurers and insured persons for indemnity abroad
- 222 – Liabilities payable to insurance intermediaries in country
- 223 – Liabilities payable to insurance intermediaries abroad
- 224 – Liabilities payable to other insurance companies in respect of supplementary insurance equalisation scheme
- 227 – Other short-term liabilities from direct insurance operations
 - 2270 – Other short-term liabilities from direct insurance operations in country
 - 2271 – Other short-term liabilities from direct insurance operations abroad

23 – SHORT-TERM LIABILITIES IN RESPECT OF CO-INSURANCE AND REINSURANCE PREMIUMS

Short-term liabilities in respect of co-insurance and reinsurance premiums abroad shall be broken down into short-term liabilities in respect of co-insurance and reinsurance premiums in the EU member states and into short-term liabilities in respect of co-insurance and reinsurance in other countries.

- 230 – Liabilities payable to insurance companies in respect of insurance premiums in country
- 231 – Liabilities payable to insurance companies in respect of co-insurance premiums abroad
- 232 – Liabilities payable to reinsurance companies in respect of reinsurance premiums in country
- 233 – Liabilities payable to reinsurance companies in respect of reinsurance premiums abroad
- 234 – Liabilities payable to reinsurance companies in respect of retrocession-based reinsurance premiums in country
- 235 – Liabilities payable to reinsurance companies in respect of retrocession-based reinsurance premiums abroad
- 236 – Liabilities in respect of financial investments of reinsurance companies arising from reinsurance contracts
 - 2360 – Liabilities from financial investments of reinsurance companies arising from reinsurance contracts in country
 - 2361 – Liabilities from financial investments of reinsurance companies arising from reinsurance contracts abroad
- 237 – Other short-term liabilities in respect of co-insurance and reinsurance premiums in country
- 238 – Other short-term liabilities in respect of co-insurance and reinsurance premiums abroad

24 – SHORT-TERM LIABILITIES IN RESPECT OF SHARES IN CLAIMS

Short-term liabilities in respect of shares in claims abroad shall be broken down into short-term liabilities in respect of shares in claims in EU member states and short-term liabilities in respect of shares in claims in other countries.

- 240 – Liabilities payable to insurance companies in respect of the shares in claims from co-insurance in country
- 241 – Liabilities payable to insurance companies in respect of the shares in claims from co-insurance abroad
- 242 – Liabilities payable to insurance companies in respect of the shares in claims from reinsurance in country
- 243 – Liabilities payable to insurance companies in respect of the shares in claims from reinsurance abroad
- 244 – Liabilities payable to reinsurance companies in respect of the shares in claims from retrocession in country
- 245 – Liabilities payable to reinsurance companies in respect of the shares in claims from retrocession abroad
- 247 – Other short-term liabilities in respect of the shares in claims in country
- 248 – Other short-term liabilities in respect of the shares in claims abroad

25 – OTHER SHORT-TERM LIABILITIES FROM INSURANCE OPERATIONS

The insurance company shall disclose recourse liabilities broken down by classes of insurance and separately for supplementary insurances. Other short-term liabilities from insurance operations abroad shall be broken down into other short-term liabilities from insurance operations in EU member states and into other short-term liabilities from insurance operations in other countries.

- 250 – Recourse liabilities
 - 2500 – Recourse liabilities in country
 - 2501 – Recourse liabilities abroad
- 251 – Liabilities payable to other insurance companies for refund of paid claims in country
- 252 – Liabilities payable to other insurance companies for refund of paid claims abroad
- 253 – Liabilities payable to the Association of Insurance Organisations – National Bureau – Guarantee Fund for claim coverage, for contributions for claim coverage, caused by uninsured and unknown means of conveyance
- 254 – Liabilities payable to the supervisory authority
- 255 – Taxes payable from insurance operations
- 256 – Liabilities in respect of fire fee arising from insurance premiums
- 257 – Other short-term liabilities from insurance operations
 - 2570 – Other short-term liabilities from insurance operations in country
 - 2571 – Other short-term liabilities from insurance operations abroad

26 – SHORT-TERM LIABILITIES FROM FINANCING

Short-term liabilities from financing shall be broken down into short-term liabilities from financing in country and into short-term liabilities from financing abroad.

- 260 – Short-term liabilities arising from interests
- 261 – Short-term liabilities arising from dividends
- 262 – Short-term liabilities arising from profit-sharing schemes
 - 2620 – Short-term liabilities in respect of profit-based remuneration to employees, in the form of shares
 - 2621 – Short-term liabilities in respect of profit-based remuneration to employees, in the form other than shares

- 2622 – Short-term liabilities arising from other profit-sharing schemes
- 263 – Short-term loans from banks
- 264 – Issued short-term bonds and other securities
- 265 – Short-term liabilities resulting from issued bills of exchange
- 267 – Other short-term liabilities from financing

27 – OTHER SHORT-TERM LIABILITIES

- 270 – Liabilities arising from value added tax on other services
- 271 – Short-term liabilities for profit-based taxes and contributions
- 272 – Short-term liabilities of employers for taxes and contributions
 - 2720 – Short-term liabilities of employers for taxes and contributions on paid salaries
 - 2721 – Short-term liabilities of employers for taxes and contributions on other payments
- 273 – Short-term liabilities payable to suppliers
- 274 – Short-term liabilities for various payments
- 277 – Sundry short-term liabilities

28 – DERIVATIVE FINANCIAL INSTRUMENTS

- 280 – Derivative financial instruments held-for-trading
 - 2800 – Derivative financial instruments held-for-trading – valuation under future contracts
 - 2801 – Derivative financial instruments held-for-trading – valuation under forward contracts
 - 2802 – Derivative financial instruments held-for-trading – valuation under option contracts
 - 2803 – Derivative financial instruments held-for-trading – valuation under swap contracts
 - 2804 – Other derivative financial instruments held-for-trading
- 281 – Derivative financial instruments, which meet hedge accounting requirements for specific financial instruments and other items
 - 2810 – Derivative financial instruments for hedging fair value of specific financial instruments
 - 2811 – Derivative financial instruments for hedging cash flows of specific financial instruments and other items
 - 2812 – Derivative financial instruments for hedging individual net investments abroad
- 282 – Derivative financial instruments, which meet hedge accounting requirements for group of financial instruments against the interest rate change risk
 - 2820 – Derivative financial instruments for hedging fair value of financial instruments against interest rate changes risk
 - 2821 – Derivative financial instruments for hedging cash flows against interest rate changes risk
- 283 – Changes in fair-value for group of items hedged against interest rate risk

29 – ACCRUALS AND DEFERRED INCOME

This group shall disclose accrued costs and expenses for the period not exceeding 12 months, short-term deferred income and other accruals and deferred income.

- 290 – Short-term deferred income (accrued income attributable to a period receivable in future)
- 293 – Accrued costs
- 294 – Accrued expenses
- 296 – Accrued expenses in respect of supplementary insurance equalisation scheme
- 298 – Other accruals and deferred income

Group 3 – MATERIALS INVENTORY

Insurance companies shall disclose the data on materials inventory separately for non-life insurance and separately for life insurance.

31 – MATERIALS INVENTORY

This group shall be broken down into account of materials inventory, account of inventory of damaged objects that belong to an insurance company during processing of claims, and account for value adjustments of inventories.

- 310 – Materials inventory
- 311 – Inventory assumed assets, in cases of claims for damaged objects
- 319 – Value adjustments of inventory

32 – MAINTENANCE, REPAIR AND OPERATING SUPPLIES INVENTORY (MRO INVENTORY)

This group shall be broken down into account of maintenance, repairs and operating supplies inventory (MRO inventory), having the useful life estimated to a period not exceeding one year, account of MRO inventory in use, and account for value adjustments of MRO inventory in use.

- 320 – MRO inventory
- 321 – MRO inventory in use
- 329 – Value adjustment of MRO inventory in use

Group 4 – COSTS

40 – NET COSTS FOR CLAIMS

Insurance companies shall be obliged to disclose data on costs for claims by classes of insurance and for the each class of health insurance and for supplementary insurance as well. Net expenses for claims abroad shall be broken down into net costs for claims in the EU member states and net costs for claims in other countries.

- 400 – Accrued gross claims or insurance indemnity
 - 4000 – Accrued gross claims or insurance indemnity in country
 - 4001 – Accrued gross claims or insurance indemnity abroad
- 401 – Costs pertaining to payment of claims
- 402 – Deduction for revenues generated from gross recourse receivables
 - 4020 – Deduction for revenues generated from gross recourse receivables in country
 - 4021 – Deduction for revenues generated from gross recourse receivables abroad
- 403 – Shares in indemnities from assumed co-insurances, reinsurances and retrocessions
 - 4030 – Shares in indemnities from assumed co-insurances in country
 - 4031 – Shares in indemnities from assumed co-insurances abroad
 - 4032 – Shares in indemnities from assumed reinsurances and retrocessions in country
 - 4033 – Shares in indemnities from assumed reinsurances and retrocessions abroad
- 404 – Deduction for shares of co-insurers, reinsurers and retrocessionaires in claims
 - 4040 – Deduction for shares of co-insurers in claims in country
 - 4041 – Deduction for shares of co-insurers in claims abroad
 - 4042 – Deduction for shares of reinsurers and retrocessionaires in claims in country
 - 4043 – Deduction for shares of reinsurers and retrocessionaires in indemnities abroad
- 405 – Changes in gross provisions for incurred reported claims
 - 4050 – Changes in gross provisions for incurred reported claims in country
 - 4051 – Changes in gross provisions for incurred reported claims abroad
- 406 – Changes in provisions for incurred reported claims for co-insured and reinsured part
 - 4060 – Changes in provisions for incurred reported claims for co-insured part in country
 - 4061 – Changes in provisions for incurred reported claims for co-insured part abroad
 - 4062 – Changes in provisions for incurred reported claims for reinsured part in country
 - 4063 – Changes in provisions for incurred reported claims for reinsured part abroad
- 407 – Changes in gross provisions for incurred but not reported claims
- 408 – Deduction for shares of co-insurers, reinsurers and retrocessionaires in provisions for incurred but not reported claims
- 409 – Changes in provisions for costs of settlement of claims
 - 4091- Deduction for shares of co-insurers in provisions for claims settlement costs
 - 4092- Deduction for shares of reinsurers and retrocessionaires in provisions for claims settlement costs

41 – COSTS FOR CHANGES IN NET TECHNICAL PROVISIONS

Insurance companies shall be obliged to disclose data on changes in net technical provisions by classes of insurance and for the each class of health insurance and for supplementary insurance as well. Costs for changes in net technical provisions shall be broken down into costs of changes in net technical provisions in country and costs of changes in net technical provisions abroad. Costs of changes in net technical provision abroad shall be further broken down into costs of changes in net technical provisions in the EU member countries and into costs of changes in net technical provisions in other countries.

- 410 – Changes in gross provisions for bonuses, rebates, and cancellations
- 411 – Changes in provisions for bonuses, rebates, and cancellations for co-insured and reinsured part
- 412 – Changes in gross mathematical provisions
 - 4120 – Changes in gross mathematical provisions for life insurances

- 4121 – Changes in gross mathematical provisions for life insurances, where policyholder assumes investment risk
- 4122 – Changes in gross mathematical provisions for health insurance
- 4123 – Changes in gross mathematical provisions for other classes of insurance, where mathematical provisions need to be established
- 413 – Changes in mathematical provisions for co-insured and reinsured part
 - 4130 – Changes in mathematical provisions for life insurances for co-insured and reinsured part
 - 4131 – Changes in mathematical provisions for life insurances, where policyholder assumes investment risk, for co-insured and reinsured part
 - 4132 – Changes in mathematical provisions for health insurances for co-insured and reinsured part
 - 4133 – Changes in mathematical provisions for other classes of insurance, where mathematical provisions need to be established, for co-insured and reinsured part
- 414 – Changes in mathematical provisions arising from imputed profit in accordance with insurance terms
 - 4140 – Changes in mathematical provisions for life insurances arising from imputed profit, in accordance with insurance terms
 - 4141 – Changes in mathematical provisions for life insurances, where policyholder assumes investment risk, arising from imputed profit, in accordance with insurance terms
 - 4142 – Changes in mathematical provisions for other classes of insurance, where mathematical provisions need to be established, arising from imputed profit, in accordance with insurance terms
- 415 – Changes in gross provisions for risk equalisation
- 416 – Changes in gross provisions for unearned premiums
- 417 – Changes in unearned premiums for co-insured and reinsured part
- 418 – Changes in gross other technical provisions
 - 4180 – Changes in gross provisions for nuclear damage liability insurance
 - 4181 – Changes in gross provisions for liability insurance of the producer for pharmaceutical products
 - 4182 – Changes in gross provisions for insurance against earthquake hazard
 - 4183 – Changes in gross provisions for insurance against flood hazard
 - 4184 – Changes in gross sundry technical provisions
- 419 – Changes in other technical provisions for co-insured part and reinsured part
 - 4190 – Changes in gross provisions for nuclear damage liability insurance, for co-insured and reinsured part
 - 4191 – Changes in gross provisions for liability insurance of the producer for pharmaceutical products, for co-insured and reinsured part
 - 4192 – Changes in gross provisions for insurance against earthquake hazard, for co-insured and reinsured part
 - 4193 – Changes in gross provisions for insurance against flood hazard, for co-insured and reinsured part
 - 4194 – Changes in gross sundry other technical provisions, for co-insured and reinsured part

42 – OTHER NET INSURANCE COSTS

The insurance companies shall be obliged disclose data on other net insurance costs by classes of insurance, and for the each class of health insurance and for supplementary insurance as well.

- 420 – Costs for preventive activities
- 421 – Fire fee
- 422 – Contribution for coverage of claims, caused by an uninsured or unknown means of conveyance
- 423 – Coverage of costs of the supervisory authority
- 424 – Costs for value adjustments of insurance premiums
- 429 – Sundry net insurance costs

43 – OPERATING COSTS FOR MATERIALS

- 430 – Costs for materials for repair and maintenance
- 431 – Costs for office materials and forms
- 432 – Write-off of MRO inventory
- 433 – Energy-related costs
- 434 – Adjustment for costs for materials and MRO inventory resulting from inventory variances
- 439 – Other costs for materials

44 – OPERATING COSTS FOR SERVICES

- 440 – Insurance acquisition costs
- 441 – Changes in accrued costs for insurance acquisition
- 442 – Rents
- 443 – Costs for services of natural persons, not engaged in a business activity (costs under service contracts, copyright contracts, and in respect of other legal relations), including duties, charged to the company
- 444 – Refunds to employees for labour-related costs

- 445 – Payment operations and banking services costs
- 446 – Intellectual and private services costs
- 447 – Insurance premiums
- 448 – Advertising, promotion, and business entertainment costs
- 449 – Costs for other services

45 – AMORTISATION

This group shall disclose the amortisation of value for assets required for performance of business operations and for MRO inventory.

- 450 – Amortisation of intangible long-term investments
- 451 – Amortisation of buildings for carrying out insurance activity
- 452 – Amortisation of equipment for carrying out insurance activity
- 453 – Amortisation of MRO inventory

46 – PROVISIONS

- 460 – Provisions for pensions, jubilee awards, and retirement-related severance pays
- 462 – Provisions for company reorganisation costs
- 463 – Provisions for onerous (detrimental) contracts
- 469 – Other provisions

47 – LABOUR-RELATED OPERATING COSTS

- 470 – Salaries of employees
- 471 – Wage compensations of employees
- 472 – Annual holiday allowance
- 473 – Contributions on paid salaries
- 474 – Taxes on paid salaries
- 475 – Subsistence allowance and commuting allowance
- 476 – Costs for additional pension insurance of employees
- 479 – Other labour-related costs

48 – OTHER COSTS

This group shall disclose other costs, other than insurance-related costs.

- 480 – Duties irrespective of the underwriting result
- 481 – Environmental protection related costs
- 482 – Scholarships for pupils and students
- 483 – Remuneration for pupils and students attending compulsory work practices, including duties
- 484 – Donations and sponsorship contributions
- 485 – Membership fees for the chamber and associations
- 489 – Other costs, other than insurance-related costs

49 – TRANSFERS OF COSTS

The insurance company shall transfer using the accounts of this group costs from the class 4 allocated by cost units, indirectly via accounts from groups 57 and 58, to expenses in groups 70 and 71.

- 490 – Transfer of costs to cost centres
- 491 – Transfer of costs to cost units

Group 5 – COSTS BY COST CENTRES AND COST UNITS

The use of this class for monitoring costs by cost centres shall be optional. Breakdown by cost units is mandatory. The class 5 shall have no balance at the end of the accounting period. Insurance company may disclose costs by cost centres using principal accounts: 500 to 569 – Costs by cost centres (regional units, branches, sub-branches, agencies, etc.).

57 – COSTS BY COST UNITS – INSURANCE COMPANIES

Insurance companies, insurance and reinsurance pools, and Association of insurance organisation – the National Bureau are disclosing costs in this group by insurance classes. Insurance companies shall disclose a break down by insurance classes on sub-ledger accounts or on a special cost apportionment worksheet. Insurance company should further break down such group into core accounts in line with the following compulsory elements of the calculation:

- 570 – Net indemnities
- 571 – Net costs of provisions for bonuses and rebates
- 572 – Net costs of mathematical provisions
 - 5720 – Net costs of mathematical provisions for life insurances
 - 5721 – Net costs of mathematical provisions for life insurances, where the insured party assumes the investment risk
 - 5722 – Net costs of mathematical provisions for health insurances
 - 5723 – Net costs of mathematical provisions for other classes of insurance, for which mathematical provisions need to be established
- 573 – Net costs of equalisation provisions
- 574 – Net costs of provisions for unearned premiums
- 575 – Net costs of other technical provisions
 - 5750 – Net costs for nuclear damage liability insurance
 - 5751 – Net costs for liability insurance of the producer for pharmaceutical products
 - 5752 – Net costs for insurance against earthquake hazard
 - 5753 – Net costs for insurance against flood hazard
 - 5758 – Net costs of sundry technical provisions
- 576 – Net costs of preventive activities
- 577 – Other net insurance costs
- 578 – Net operating costs
 - 5781 – Net operating costs of insurance acquisition
 - 5782 – Net operating costs of appraisals
- 579 – Other net operating costs

58 – COSTS BY COST UNITS – REINSURANCE COMPANIES

Insurance companies engaged in insurance activities for entering into and executing reinsurance contracts (reinsurance companies) shall disclose costs in this group by classes of insurance. Reinsurance companies shall disclose a break down by classes of insurance on sub-ledger accounts or on a special cost apportionment worksheet. Reinsurance company should further break down such group into core accounts in line with the following compulsory elements of calculation:

- 580 – Shares in net indemnities from domestic inward reinsurance activities
- 581 – Shares in net indemnities from inward reinsurance activities with abroad
- 582 – Shares in net indemnities from domestic retrocession activities
- 583 – Shares in net indemnities from retrocession activities with abroad
- 584 – Operating costs – domestic inward reinsurance activities
- 585 – Operating costs – inward reinsurance activities with abroad
- 586 – Operating costs – domestic outward reinsurance activities
- 587 – Operating costs – outward reinsurance activities with abroad

59 – TRANSFER OF COSTS TO COST UNITS

Insurance company shall transfer costs to cost units using accounts of this group from group of accounts 57 and 58 to expenses in groups 70 and 71, which are directly charging income.

- 590 – Transfer of costs to cost units – Insurance companies
- 591 – Transfer of costs to cost units – Reinsurance companies

Group 6 – INTERNAL ACCOUNTING RELATIONS

Use of this class shall be optional. Insurance company may use this class to record internal accounting relations by units keeping bookkeeping records within the insurance company. Class 6 shall have no balance at the end of the accounting period.

600 to 649 – Receivables from internal accounting relations

650 to 699 – Payables from internal accounting relations

Group 7 – EXPENSES AND INCOME

Insurance companies shall be obliged to disclose data on expenses and income separately and so at least for non-life insurance, other than for health insurances, for life insurance, for health insurance, for supplementary insurance, and separately for each individual asset.

70 – NET EXPENSES, DIRECTLY CHARGING INCOME

700 – Net expenses for claims

701 – Other net expenses of insurance

702 – Expenses for net insurance acquisition costs

703 – Expenses of amortisation of assets, used for operations

704 – Expenses for labour costs

705 – Expenses for other operating costs

706 – Deduction for revenues from reinsurance commission

707 – Deduction for revenues from supplementary insurance equalisation scheme

708 – Expenses from supplementary insurance equalisation scheme

709 – Other expenses, directly charging revenues

71 – EXPENSES FOR CHANGES IN NET TECHNICAL PROVISIONS

Insurance company, engaged in supplementary insurance activities, as part of this group of accounts shall also open sub-ledger accounts for supplementary insurance.

710 – Changes in net provisions for bonuses, rebates, and cancellations

711 – Changes in net mathematical provisions

7110 – Changes in net mathematical provisions for life insurances

7111 – Changes in net mathematical provisions for life insurances, where policyholder assumes investment risk

7112 – Changes in net mathematical provisions for health insurances

7113 – Changes in net mathematical provisions for other classes of insurance, for which mathematical provisions need to be established

712 – Changes in provisions for equalisation

713 – Changes in provisions for unearned premiums

714 – Changes in net other technical provisions

7140 – Change in net provisions for nuclear damage liability insurance

7141 – Change in net provisions for liability insurance of the producer for pharmaceutical products

7142 – Change in net provisions for insurance against earthquake hazard

7143 – Change in net provisions for insurance against flood hazard

7148 – Change in net other technical provisions

72 – REVALUATION OPERATING EXPENSES AND OTHER EXPENSES

720 – Revaluation operating expenses of intangible long-term investments and of property, plant, and equipment

721 – Revaluation operating expenses of short-term assets

722 – Revaluation operating expenses of labour-related costs

723 – Other revaluation operating expenses

724 – Expenses for allocating long-term provisions, other than technical provisions

729 – Sundry expenses

73 – FINANCIAL EXPENSES

Insurance companies shall be obliged to disclose separately data in expenses from investments constituting assets for coverage of technical reserves of non-life insurances and expenses for investments constituting assets for coverage of mathematical reserves, and shall do so by classes of insurance. Expenses from investments should be disclosed into expenses from investment constituting assets for coverage of technical reserves of non-life insurances, expenses from investments constituting assets for coverage of mathematical reserves, and expenses from investments not financed from technical provisions. Insurance companies shall further breakdown expenses from investments into investments in country and investments abroad. Insurance companies shall be obliged to disclose data on expenses from investments separately for each asset for coverage and separately for supplementary insurance.

- 730 – Expenses for interests
 - 7300 – Interests for issued securities
 - 7301 – Interests for derivative financial instruments intended for hedging
 - 7302 – Expenses for interests from financial leasing
 - 7303 – Interests for financial liabilities, recognised at fair-value through underwriting result
 - 7304 – Interests for owned financial liabilities, held for trading
 - 7305 – Interests for owned financial liabilities held-to-maturity
 - 7306 – Interests from financial liabilities to the group of the company
 - 7307 – Interests from financial liabilities to associate companies and jointly controlled companies
 - 7308 – Other interest-related expenses
- 731 – Impairment of fair value when using special rules for accounting of risks
 - 7310 – Impairment arising from changes in fair value of individually hedged financial instrument
 - 7311 – Impairment arising from changes in fair value of derivative financial instruments for hedging
 - 7312 – Impairment arising from changes in fair value of derivative financial instruments for cash flow hedging – failed transaction
 - 7313 – Impairment arising from changes in fair value of derivative financial instruments for hedging net financial investments abroad – failed transaction
 - 7314 – Impairment arising from changes in fair value of derivative financial instruments hedged against change in interest rate risk
 - 7315 – Impairment arising from changes in fair value of derivative financial instruments for group of financial instruments hedged against change in interest rate risk
 - 7316 – Impairment arising from changes in fair value of derivative financial instruments for cash flow hedging of financial instruments group – failed transaction
- 732 – Loss on financial assets and financial liabilities
 - 7320 – Loss on owned financial assets and liabilities, held for trading
 - 73200 – Loss on owned debt securities, held for trading
 - 73201 – Loss on owned equity securities and holdings, held for trading
 - 73202 – Loss on owned derivative financial instruments, held for trading – futures–forwards
 - 73203 – Loss on owned derivative financial instruments, held for trading – options
 - 73204 – Loss on owned derivative financial instruments, held for trading – swaps
 - 73205 – Loss on owned derivative financial instruments, held for trading – other derivative financial instruments
 - 73206 – Loss on owned other financial assets, held for trading
 - 73207 – Loss on owned other financial liabilities, held for trading
 - 7321 – Loss on capital investments in associate companies and jointly controlled companies, calculated using the level of holdings method (insurance company is not obliged to prepare consolidated reports)
 - 7322 – Loss on financial assets, recognised at fair-value through underwriting result
 - 7323 – Loss on financial liabilities, recognised at fair-value through underwriting result
 - 7324 – Loss on financial assets – available-for-sale
 - 7325 – Loss on financial assets – held-to-maturity
 - 7326 – Loss on financial liabilities – measured at repayment value
 - 7327 – Loss on capital investments in subsidiaries
 - 7328 – Loss on other financial assets
 - 7329 – Loss on other financial liabilities
- 733 – Expenses from operating liabilities to the group of the company
- 734 – Expenses from impairment
 - 7340 – Expenses from impairment of financial assets, available-for-sale, valued at fair value in excess of the capital level
 - 7341 – Expenses from impairment of financial assets, measured at purchased value
 - 7342 – Expenses from impairment of borrowings and other financial investments, held-to-maturity, measured at repayment value
 - 7343 – Expenses from impairment of financial investments in subsidiaries, associate companies and jointly controlled companies
 - 7345 – Expenses from impairment of receivables and deposits, measured at repayment value
 - 7347 – Expenses from impairment of other assets
- 735 – Exchange rate loss
- 736 – Other expenses from financial liabilities
- 737 – Expenses from derecognition of financial investments
- 738 – Other investment-related expenses
- 739 – Other financial expenses

74 – OTHER EXPENSES

- 740 – Amortisation of property held for investment

- 741 – Expenses from impairment of property held for investment
- 742 – Expenses from valuation of property held for investment using the fair value model
- 743 – Expenses from divestiture of property held for investment
- 744 – Other expenses for property held for investment
 - 7440 – Direct operating expenses of property held for investment, not generating rental income in the period
 - 7441 – Direct operating expenses of property held for investment, generating rental income in the period
- 745 – Loss on owned fixed assets, held-for-trading
- 746 – Expenses for other property, plant, and equipment, not intended for direct carrying out of insurance activity
 - 7460 – Amortisation of other property, plant, and equipment, not intended for direct carrying out of insurance activity
 - 7461 – Expenses from impairment of other property, plant, and equipment, not intended for direct carrying out of insurance activity
- 747 – Expenses for other property, plant, and equipment, intended for direct carrying out of insurance activity
 - 7470 – Amortisation of other property, plant, and equipment, intended for direct carrying out of insurance activity
 - 7471 – Expenses from impairment of other property, plant, and equipment, intended for direct carrying out of insurance activity
- 748 – Pecuniary fines and indemnities
- 749 – Other expenses

75 – NET INCOME FROM INSURANCE PREMIUMS

Insurance company shall disclose net income from insurance premiums by classes of insurance, and for supplementary insurances for classes of insurance of health insurance and life insurances. Insurance companies shall break down net income from insurance premiums abroad into net income from insurance premiums in the EU member countries and net income from insurance premiums in other countries.

- 750 – Written gross insurance premiums
 - 7500 – Written gross insurance premiums in country
 - 7501 – Written gross insurance premiums abroad
- 752 – Accepted co-insurance premiums
 - 7520 – Accepted co-insurance premiums in country
 - 7521 – Accepted co-insurance premiums abroad
- 753 – Accepted re-insurance premiums and retrocession-based reinsurance premiums
 - 7530 – Accepted re-insurance premiums and retrocession-based reinsurance premiums in country
 - 7531 – Accepted re-insurance premiums and retrocession-based reinsurance premiums abroad
- 754 – Impairment for shares of co-insurers in insurance premiums
 - 7540 – Impairment for shares of co-insurers in insurance premiums in country
 - 7541 – Impairment for shares of co-insurers in insurance premiums abroad
- 755 – Impairment for shares of reinsurers in insurance premiums and for shares of retrocessionaires in reinsurance premiums
 - 7550 – Impairment for shares of reinsurers in insurance premiums and for shares of retrocessionaires in reinsurance premiums in country
 - 7551 – Impairment for shares of reinsurers in insurance premiums and for shares of retrocessionaires in reinsurance premiums abroad
- 756 – Change in gross unearned premiums
 - 7560 – Change in gross unearned premiums in country
 - 7561 – Change in gross unearned premiums abroad
- 757 – Change in unearned premiums for co-insured part
 - 7570 – Change in unearned premiums for co-insured part in country
 - 7571 – Change in unearned premiums for co-insured part abroad
- 758 – Change in unearned premiums for reinsured part
 - 7580 – Change in unearned premiums for reinsured part in country
 - 7581 – Change in unearned premiums for reinsured part abroad

76 – NET INCOME FROM OTHER SERVICES

- 760 – Income from services for ancillary insurance services performed
- 764 – Income from cancelled provisions, other than technical provisions
- 768 – Revaluation operating income
- 769 – Income from other services

77 – FINANCIAL INCOME

Insurance companies shall be obliged to disclose data on income from investment constituting assets for coverage of technical reserves of non-life insurances and data on income from investments constituting assets for coverage of mathematical reserves, and so by insurance classes, and also by supplementary insurance for health insurance class and life-insurance class. Income from investments should be broken down into income from investments constituting assets for coverage of non-life insurances, into income from investments constituting assets for coverage of mathematical reserves, and into income from investments not financed from technical provisions. Insurance companies shall further disclose income from investments into income from investments in country and into income from investments abroad. Insurance companies should disclose data on income from investments separately for asset for coverage.

770 – Income from interests

- 7700 – Interests from financial assets, carried at purchased value
- 7701 – Interests for derivative financial instruments intended for hedging
- 7702 – Income from interests from financial leasing
- 7703 – Interests from financial assets, recognised at fair-value through underwriting result
- 7704 – Interests from owned financial assets, held for trading
- 7705 – Interests from owned financial assets held-to-maturity
- 7706 – Interests from financial assets, available-for-sale
- 7707 – Income from interests from impaired financial assets
- 7708 – Income from interests received from the group of the company, associated companies and jointly controlled companied
- 7709 – Other interest-related income

771 – Increase in fair value when using special rules for accounting of risks

- 7710 – Increase arising from changes in fair value of individually hedged financial instruments
- 7711 – Increase arising from changes in fair value of derivative financial instruments for hedging
- 7712 – Increase arising from changes in fair value of derivative financial instruments for cash flow hedging – failed transaction
- 7713 – Increase arising from changes in fair value of derivative financial instruments for hedging net financial investment abroad – failed transaction
- 7714 – Increase arising from changes in fair value of group of financial instruments hedged against change in interest rate risk
- 7715 – Increase arising from changes in fair value of derivative financial instruments for hedging a group of financial instruments against change in interest rate risk
- 7716 – Increase arising from changes in fair value of derivative financial instruments for hedging cash flows of a group of financial instruments – failed transaction

772 – Gain on financial assets and financial liabilities

- 7720 – Gain on owned financial assets and financial liabilities, held for trading
 - 77200 – Gain on owned debt securities, held for trading
 - 77201 – Gain on equity securities and equity interests, held for trading
 - 77202 – Gain on owned derivative financial instruments, held for trading – futures-forward
 - 77203 – Gain on owned derivative financial instruments, held for trading – options
 - 77204 – Gain on owned derivative financial instruments, held for trading – swap
 - 77205 – Gain on owned derivative financial instruments, held for trading – other derivative financial instruments
 - 77206 – Gain on owned other financial assets, held for trading
 - 77207 – Gain on owned other financial liabilities, held for trading
- 7721 – Gain on capital investments in associate companies and jointly controlled companies, calculated using the level of holding method (insurance company is not obliged to prepare consolidated reports)
- 7722 – Gain on financial assets, recognised at fair value through underwriting result
- 7723 – Gain on financial liabilities, recognised at fair value through underwriting result
- 7724 – Gain on financial assets – available-for-sale
- 7725 – Gain on financial assets – held-to-maturity
- 7726 – Gain on financial liabilities – measured at repayment value
- 7727 – Gain on other financial assets
- 7728 – Gain on other financial liabilities

773 – Income from dividends and other profit-sharing schemes

- 7730 – Income from profit and other holdings in the group of the company
- 7731 – Income from dividends and other holdings u associate companies and jointly controlled companies
- 7742 – Income from dividends and other holdings in other companies
 - 77320 – Income from dividends on financial assets, held for trading
 - 77321 – Income from dividends on financial assets, recognised at fair value through underwriting result
 - 7732 – Income from dividends on financial assets, available-for-sale

774 – Exchange rate gain

- 775 – Cancellation of impairment of investment in subsidiaries, associated companies and jointly controlled companies
- 776 – Financial income from cancellation of impairment of financial assets
 - 7760 – Cancellation of impairment of borrowings and other financial assets held-to-maturity measured at repayment value
 - 7761 – Cancellation of impairment of financial assets, available-for-sale
- 777 – Income arising from derecognition of financial assets
- 779 – Other financial income

78 – OTHER INCOME

- 780 – Income from valuation of property held for investment using the fair value model
- 781 – Income from divestiture of property held for investment
- 782 – Accepted rental income other income from property held for investment
- 783 – Accepted penalties and indemnities
- 784 – Donations, subsidies and similar revenues, not related to the underwriting result
- 785 – Gain on owned fixed assets, held-for-sale
- 786 – Income from other property, plant, and equipment, not intended for direct carrying out of insurance activity
 - 7860 – Cancellation of impairment of other property, plant, and equipment, not intended for direct carrying out of insurance activity
 - 7861 – Accepted rental income from other property, plant, and equipment, not intended for direct carrying out of insurance activity
 - 7862 – Income from divestiture of other property, plant, and equipment, not intended for direct carrying out of insurance activity
- 787 – Income from other property, plant, and equipment, intended for direct carrying out of insurance activity
 - 7870 – Cancellation of impairment of other property, plant, and equipment, intended for direct carrying out of insurance activity
 - 7871 – Accepted rental income from other property, plant, and equipment, intended for direct carrying out of insurance activity
 - 7872 – Income from divestiture of other property, plant, and equipment, intended for direct carrying out of insurance activity
- 788 – Negative goodwill
- 789 – Other income

Group 8 – UNDERWRITING RESULT

80 – CALCULATION OF THE OVERALL INSURANCE-BASED RESULT

Profit representing a positive underwriting result or loss representing a negative underwriting result shall be disclosed in this group. A sub-ledger account for supplementary insurance shall be also opened for classes of health insurances and life insurances as part of calculation of the overall result.

- 800 – Profit/loss balance from insurance activities
 - 8000 – Profit/loss balance from property insurances, other than health insurances
 - 8001 – Profit/loss balance from life insurances
 - 8002 – Profit/loss balance from health insurances
 - 8003 – Profit/loss balance from reinsurance activities
- 801 – Return on investments, not financed from technical provisions
 - 8010 – Return on investments from non-life insurances, other than health insurances, not financed from technical provisions
 - 8011 – Return on investments under the account on profit/loss balance from life insurances, transferred to account on profit/loss balance from ordinary operations
 - 8012 – Return on investments under the account on profit/loss balance from health insurances, transferred to account on profit/loss balance from ordinary operations
 - 8013 – Return on investments from reinsurance activities, not financed from technical provisions
- 802 – Profit/loss balance from other income and other expenses from insurance
 - 8020 – Profit/loss balance from other income and other expenses from non-life insurances, other than health insurances
 - 8021 – Profit/loss balance from other income and other expenses from life insurances
 - 8022 – Profit/loss balance from other income and other expenses from health insurances
 - 8023 – Profit/loss balance from other income and other expenses from reinsurance activities
- 809 – Transfer of the overall insurance-based profit/loss balance
 - 8090 – Transfer of the overall profit/loss balance from non-life insurances, other than health insurances

- 8091 – Transfer of the overall profit/loss balance from life insurances
- 8092 – Transfer of the overall profit/loss balance from health insurances
- 8093 – Transfer of the overall profit/loss balance from reinsurance activities

81 – PROFIT OR LOSS BEFORE TAXATION

- 810 – Profit or loss on insurance operations
 - 8100 – Profit or loss on non-life insurances, other than health insurances
 - 8101 – Profit or loss on life insurances
 - 8102 – Profit or loss on health insurances
 - 8103 – Profit or loss on reinsurance activities
- 811 – Profit or loss on other income, or expenses
 - 8110 – Profit or loss on other income, or expenses of non-life insurances, other than health insurances
 - 8111 – Profit or loss on other income, or expenses of life insurances
 - 8112 – Profit or loss on other income, or expenses of health insurances
 - 8113 – Profit or loss on other income, or expenses of reinsurance activities
- 819 – Profit or loss transfer
 - 8190 – Transfer of profit or loss on non-life insurances, other than health insurances
 - 8191 – Transfer of profit or loss on life insurances
 - 8192 – Transfer of profit or loss on health insurances
 - 8193 – Transfer of profit or loss on reinsurance activities

82 – PROFIT DISTRIBUTION

- 820 – Profit tax
- 822 – Other profit-based taxes and contributions
- 823 – Income (expenses) arising from deferred taxes
- 825 – Net profit for the business year

83 – DISTRIBUTION OF NET PROFIT FOR THE BUSINESS YEAR

- 830 – Net profit for coverage of losses from previous periods
- 831 – Net profit for allocation of legal reserves
- 832 – Net profit for allocation of reserves for own shares or holdings
- 833 – Net profit for allocation of statutory reserves
- 834 – Net profit for other profit-based reserves
- 839 – Carry forward of the net profit residue

89 – LOSS AND CARRYING FORWARD OF LOSS

- 890 – Loss for the current year
- 899 – Carry forward of loss for the current year

Group 9 – CAPITAL, LONG-TERM LIABILITIES AND PROVISIONS

Insurance company shall disclose data on capital, long-term liabilities and provisions separately for non-life insurances and separately for life insurances.

90 – CORE CAPITAL

- 900 – Share capital – common shares
 - 9000 – Common shares – subscribed by the State
 - 9001 – Common shares – subscribed by legal entities
 - 9002 – Common shares – subscribed by natural persons
 - 9003 – Common shares – subscribed by foreign persons
- 901 – Share capital – preferred shares
 - 9010 – Preferred shares – subscribed by the State
 - 9011 – Preferred shares – subscribed by legal entities
 - 9012 – Preferred shares – subscribed by natural persons
 - 9013 – Preferred shares – subscribed by foreign persons

91 – RESERVES

910 – Capital reserves

9100 – Payments in excess of par value of shares (paid in excess capital)

9101 – Payments in excess of bookkeeping value from the divestiture of temporarily purchased own shares

9102 – Payments in excess of par value of shares, acquired through issue of convertible bonds or share purchase-option bonds

9103 – Amounts from simplified reduction in core capital resulting from retirement of shares

9104 – Other payments of capital resulting from articles of association

9106 – General revaluation adjustment of capital

911 – Profit-based reserves

9110 – Legal reserves

9111 – Reserves for own shares

9112 – Statutory reserves

9113 – Other profit-based reserves

919 – Own shares (deductible item)

9190 – Own shares – common

9191 – Own shares – preferred

92 – CARRIED FORWARD AND RETAINED PURE PROFIT

920 – Pure profit carried forward from previous years

921 – Undistributed pure profit of the current business year

925 – Pure loss carried forward from previous years

926 – Pure loss of the current business year

927 – Carried forward from revaluation surplus (moving to IFRS)

94 – REVALUATION RESERVES

940 – Revaluation surplus pertaining to intangible investments

941 – Revaluation surplus pertaining to property, plants, and equipment

942 – Revaluation surplus pertaining to fixed assets intended for sale

943 – Revaluation surplus pertaining to long-term financial investments in capital of the group of the company, associate companies and jointly controlled companies

944 – Revaluation surplus pertaining to financial assets, available for sale

945 – Revaluation surplus pertaining to associate companies and jointly controlled companies, calculated using the level of holding method

946 – Revaluation surplus pertaining to hedging of net investments in companies abroad

947 – Revaluation surplus pertaining to cash flow hedging – successful part of hedging

948 – Other revaluation surpluses

949 – Value adjustment of revaluation surplus for deferred taxes

95 – LONG-TERM LIABILITIES FROM FINANCING AND OPERATIONS

Long-term liabilities from financing and operation abroad shall be broken down into long-term liabilities from financing and operations in the EU member countries and into long-term liabilities from financing and operations in other countries.

950 – Long-term loans taken with banks in country

951 – Long-term loans taken with banks abroad

952 – Long-term liabilities from financial leasing

953 – Liabilities for received guaranteed deposits

954 – Long-term liabilities for issued securities

955 – Subordinated liabilities

956 – Other long-term liabilities

957 – Liabilities for deferred taxes

96 – PROVISIONS AND LONG-TERM ACCRUALS AND DEFERRED INCOME

960 – Provisions for pensions, jubilee awards and retirement-related severance pays

961 – Provisions for tax claims

962 – Provisions for coverage of future costs, or expenses caused by break in operations and reinstatement of operations

- 963 – Provisions for onerous (detrimental) contracts
- 967 – Other provisions, other than technical provisions
- 969 – Other long-term accruals and deferred income

97 – LONG-TERM TECHNICAL PROVISIONS – GROSS MATHEMATICAL PROVISIONS AND BONUS RESERVES

- 970 – Gross mathematical provisions for life insurances
 - 9701 – Net mathematical provisions for life insurances
 - 9702 – Share of co-insurance/reinsurance in mathematical reserve (+)
- 971 – Gross mathematical provisions for life insurances, where policyholder assumes investment risk
 - 9711 – Net mathematical provisions for life insurances where policyholder assumes investment risk
 - 9712 – Share of co-insurance/reinsurance in mathematical reserve (+)
- 972 – Gross mathematical provisions for health insurances
 - 9721 – Net mathematical provisions for health insurances
 - 9722 – Share of co-insurance/reinsurance in mathematical reserve (+)
- 973 – Gross mathematical provisions for other classes of insurance, for which mathematical provisions need to be established
 - 9731 – Net mathematical provisions for other classes of insurance, for which mathematical provisions need to be established
 - 9732 – Share of co-insurance/reinsurance in mathematical reserve (+)
- 974 – Gross provisions for profit-sharing scheme
 - 9741 – Net provisions for profit-sharing scheme
 - 9742 – Share of co-insurance/reinsurance in reserves for profit-sharing scheme (+)

98 – GROSS LONG-TERM TECHNICAL PROVISIONS

Insurance company shall disclose data on net long-term provisions by classes of insurance.

- 980 – Gross unearned premiums
 - 9801 – Net unearned premiums
 - 9802 – Share of co-insurance/reinsurance in unearned premiums (+)
- 981 – Gross provisions for bonuses, rebates, and cancellations
 - 9811 – Net provisions for bonuses, rebates, and cancellations
 - 9812 – Share of co-insurance/reinsurance in provisions for bonuses, rebates, and cancellations (+)
- 982 – Gross provisions for incurred reported claims
 - 9821 – Net provisions for incurred reported claims
 - 9822 – Share of co-insurance/reinsurance in provisions for incurred reported claims (+)
- 983 – Gross provisions for incurred but not reported claims
 - 9831 – Net provisions for incurred but not reported claims
 - 9832 – Share of co-insurance/reinsurance in provisions for incurred but not reported claims (+)
- 984 – Gross provisions for settlement of claims costs
 - 9841 – Net provisions for claims settlement costs
 - 9842 – Share of co-insurance/reinsurance in provisions for claims settlement costs (+)
- 985 – Gross provisions for risk equalisation
 - 9851 – Net provisions for risk equalisation
 - 9852 – Share of co-insurance/reinsurance in provisions for risk equalisation (+)
- 986 – Gross provisions for insurance-related credit risk equalisation
 - 9861 – Net provisions for insurance-related credit risk equalisation
 - 9862 – Share of co-insurance/reinsurance in provisions insurance-related credit risk equalisation (+)
- 987 – Gross provisions for insurance against earthquake hazard
 - 9871 – Net provisions for insurance against earthquake hazard
 - 9872 – Share of co-insurance/reinsurance in provisions for insurance against earthquake hazard (+)
- 988 – Gross provisions for insurance against flood hazard
 - 9881 – Net provisions for insurance against flood hazard
 - 9882 – Share of co-insurance/reinsurance in provisions for insurance against flood hazard (+)
- 989 – Gross other technical provision
 - 9891 – Net other technical provisions
 - 9892 – Share of co-insurance/reinsurance in other technical provisions (+)

99 – OFF-BALANCE RECORDS

Insurance companies, where financial reports include consolidated financial reports, shall separately disclose, within individual groups of accounts, relations with the group of the company and other associated companies, in accordance with accounting standards.

Off-balance assets accounts:

- 990 – Unrealised recourse receivables
- 991 – Prepayments, guarantees and other security interests granted
- 992 – Pledged securities and mortgage-backed guarantees
 - 9920 – Pledged securities
 - 9921 – Mortgage-backed guarantees
- 993 – Contingent liabilities of the company
- 994 – Derivative financial instruments and other off-balance records of assets
 - 9940 – Debtors under forward contracts in foreign currency
 - 9941 – Debtors under forward contracts in domestic currency
 - 9942 – Debtors under option contracts in foreign currency
 - 9943 – Debtors under option contracts in domestic currency
 - 9944 – Debtors under forward contracts – futures in foreign currency
 - 9945 – Debtors under forward contracts – futures in domestic currency
 - 9946 – Debtors under swap contracts in domestic currency
 - 9947 – Debtors under swap contracts in foreign currency
 - 9948 – Debtors under other derivative financial instruments
 - 9949 – Evidence accounts for derivative financial instruments

Off-balance liabilities and capital accounts:

- 995 – Unrealised recourse receivables
- 996 – Prepayments, guarantees and other security interests granted
- 997 – Pledged securities and mortgage-backed guarantees
 - 9970 – Pledged securities
 - 9971 – Mortgage-backed guarantees
- 998 – Contingent liabilities of the company
- 999 – Derivative financial instruments and other off-balance records of liabilities and capital
 - 9990 – Creditors under forward contracts in foreign currency
 - 9991 – Creditors under forward contracts in domestic currency
 - 9992 – Creditors under option contracts in foreign currency
 - 9993 – Creditors under option contracts in domestic currency
 - 9994 – Creditors under forward contracts – futures in foreign currency
 - 9995 – Creditors under forward contracts – futures in domestic currency
 - 9996 – Creditors under swap contracts in domestic currency
 - 9997 – Creditors under swap contracts in foreign currency
 - 9998 – Creditors under other derivative financial instruments
 - 9999 – Evidence accounts for derivative financial instruments