

# Bosnia — Regulatory Summary

## Bosnia & Herzegovina (BA) Regulatory Requirements

### Overview

- **Country Code:** BA
- **Currency:** BAM (Convertible Mark), symbol "KM"
- **EU Status:** Non-member (potential candidate)
- **Open Banking:** Not adopted
- **Payment System:** Gyro Clearing + RTGS (Real-Time Gross Settlement)

**COMPLEXITY:** BiH has two entities:

- **FBiH** (Federation of Bosnia and Herzegovina)
- **RS** (Republika Srpska)

VAT is unified at state level. Direct taxes (CIT, WHT) are separate per entity.

### VAT (PDV - Porez na dodanu vrijednost)

Rate Type	Rate	Description
Standard	17%	General goods and services (opća stopa)
Zero	0%	Exports

**No reduced rates**

**Registration Threshold:** 100,000 BAM annual turnover **Return Frequency:** Monthly **Filing Deadline:** TBD (check UIO portal) **Portal:** [UIO](#) (Indirect Taxation Authority)

# Corporate Income Tax (CIT - Porez na dobit)

- **Rate:** 10% (both FBiH and RS)
- **Filing Deadline:** March 31
- **Administration:** Separate per entity
  - FBiH: Tax Administration of FBiH
  - RS: Tax Administration of RS

## Withholding Tax (WHT)

Type	FBiH	RS
Dividends	5%	10%
Interest	10%	10%
Royalties	10%	10%

**IMPORTANT:** Dividend WHT differs by entity!

## Small Business Regime

- **No specific pausal regime** like Serbia or Croatia
- Standard taxation applies regardless of size

## E-Invoice (CPF - Central Platform for Fiscalisation)

**Status:** PENDING (expected ~2027) **Law Adopted:** January 2026 (FBiH only) **Technical Specs:** NOT YET PUBLISHED

### Planned Coverage:

- B2B/B2G: CPF platform
- B2C: ESET fiscal devices

**RS Entity:** Separate regulations, no mandate yet

**Implementation Note:** Monitor for technical specifications publication. Do NOT implement until specs available.

# Fiscal Devices (B2C)

**Required for:** Cash sales **System:** ESET (Electronic System of Tax Registers)

# Chart of Accounts (Kontni okvir)

**Regulation:** FBiH Pravilnik (2022) **Structure:** 10-class system (0-9)

- Class 0: Fixed assets & long-term placements
- Class 1: Inventory
- Class 2: Short-term receivables, cash
- Class 3: Capital
- Class 4: Long-term liabilities
- Class 5: Operating expenses
- Class 6: Revenue
- Class 7: Financial income
- Class 8: Financial expenses
- Class 9: Off-balance sheet accounts

**Note:** RS may have slight variations - need verification

**Accounts:** 3-digit base accounts, 4-5 digit analytical accounts

# Financial Statement Filing

**Institution:**

- FBiH: Agency of Financial Information
- RS: Tax Administration of RS

**Deadline:** March 31 **Required Statements:**

- Balance Sheet (Bilans stanja)
- Income Statement (Bilans uspjeha)
- Cash Flow Statement (large entities)
- Statement of Changes in Equity (large entities)

**Document Retention:**

- FBiH: 10 years
- RS: 11 years

# Bank Integration

**Format:** ISO 20022 (aligned, not full SEPA) **Payment System:** Gyro Clearing + RTGS **Instant Payments:** Not available

# Accounting Standards

**Adopted:** IFRS (International Financial Reporting Standards) by both entities **Optional:** IFRS for SMEs

# Key Dates

Event	Deadline
VAT return	Monthly (check UIO)
CIT annual return	March 31
Financial statements filing	March 31

# Implementation Notes

- **Package:** @bilko/country-ba
- **CPF integration:** DO NOT implement until technical specs published (~2027)
- **Entity handling:** Must support FBiH vs RS distinction for CIT and WHT
- **Language:** Bosnian (Latin script), Serbian (Cyrillic) also used in RS
- **VAT unified:** Single UIO portal for all entities
- **Direct taxes separate:** FBiH and RS have different portals and deadlines

# Unknowns & Risks

1. **CPF technical specs** - Not published, expected ~2027
2. **RS e-invoice mandate** - No timeline yet
3. **Specific account numbers** - Need actual Pravilnik documents
4. **RS chart of accounts** - May differ from FBiH, needs verification

**Recommendation:** Launch BiH THIRD (after Serbia and Croatia) to allow time for regulatory clarity.

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