

BOSNA I HERCEGOVINA
Konkurencijsko vijeće



БОСНА И ХЕРЦЕГОВИНА
Конкуренијски савјет

DECISION

**on the Request for Initiation of Proceedings by the Undertaking Digital Asset Management
d.o.o. Banja Luka, against Raiffeisen Bank d.d. Bosnia and Herzegovina, Banja Luka Branch
"SHORT VERSION"**

Sarajevo,

November, 2025



Number: UP 02-26-2-042-97/21
Sarajevo, 5 November 2025

The Competition Council of Bosnia and Herzegovina, pursuant to Article 25, paragraph (1), item e), Article 42, paragraph (1) of the Law on Competition ("Official Gazette of BiH", No. 48/05, 76/07 and 80/09), and in connection with Article 105 of the Law on Administrative Procedure ("Official Gazette of BiH", No. 29/02, 12/04, 88/07, 93/09, 41/13 and 53/16), in the procedure for determining prohibited agreement, initiated upon the Request for Initiation of Proceedings by the undertaking Digital Asset Management d.o.o. Banja Luka, ul. Kralja Alfonsa XIII 26, 78 000 Banja Luka, represented by Dalibor Mrša, lawyer from Banja Luka, law office at ul. Nikole Pašića 50, Banja Luka, against Raiffeisen bank d.d. Bosna i Hercegovina, Banja Luka Branch, ul. Vase Pelagića No. 2, 78 000 Banja Luka, represented by Naida Čustović and Ilma Kasumagić, lawyers from Sarajevo, Zmaja od Bosne Street 7, 71 000 Sarajevo, acting pursuant to the judgment of the Court of Bosnia and Herzegovina No.: S1 3 U 044669 22 U of 18.10.2024, at the 36th session held on 5 November 2025, issued the following

DECISION

1. The request of the undertaking Digital Asset Management d.o.o. Banja Luka, ul. Kralja Alfonsa XIII no. 26, 78 000 Banja Luka, filed against the undertaking Raiffeisen bank d.d. Bosna i Hercegovina, Banja Luka Branch, ul. Vase Pelagića no. 2, 78 000 Banja Luka, for the purpose of establishing prohibited agreement within the meaning of Article 4, paragraph 1), items b) and d) of the Competition Act, is rejected as unfounded.
2. The undertaking Digital Asset Management d.o.o. Banja Luka is ordered to pay the undertaking Raiffeisen bank d.d. Bosna i Hercegovina, Banja Luka Branch the amount of (...) * KM within 8 days from the date of receipt of this Decision, as part of the costs of the procedure.
3. This Decision is final and will be published in the "Official Gazette of Bosnia and Herzegovina", the Official Gazettes of the entity and Brčko District of Bosnia and Herzegovina.

Exposition

This decision implements the judgment of the Court of Bosnia and Herzegovina (hereinafter: the Court) No.: S1 3 U 044669 22 U of 18.10.2024. (hereinafter: the Judgment), by which the Court accepted the lawsuit of the undertaking Raiffeisen bank d.d. Sarajevo, filed through the attorneys Naida Čustović and Ilma Kasumagić, lawyers from Sarajevo, Zmaja od Bosne Street 7, 71 000 Sarajevo, and annulled the Decision of the Competition Council of Bosnia and Herzegovina No.: UP 02-26-2-042-55/21 of 16.11.2022., and returned the case for re-determination.

The Competition Council of Bosnia and Herzegovina (hereinafter: the Competition Council) received the aforementioned judgment on 21 October 2024 under the number: UP 02-26-2-042-87/21. According to Article 62 of the Law on Administrative Disputes of Bosnia and Herzegovina ("Official Gazette of BiH", No. 19/02, 12/04, 88/07, 83/08 and 74/10), when the court annuls an act against which an

administrative dispute was initiated, the case is returned to the state it was in before the annulled act was adopted ...