

## REPORT ON THE BALANCE AND TURNOVER OF THE FUNDS AT THE ACCOUNTS

FORM SRI

Account Description of account

## ASSETS

## Cash and cash equivalents

1 0 0 1 Cash in vault  
 1 0 0 2 Cash in ATMs  
 1 0 0 3 Cash in transit  
 1 0 0 4 Damaged banknotes and coins  
 1 0 0 7 Items for collection: Payment cards  
 1 0 0 8 Items for collection: Other  
 1 0 0 9 Funds held with banks abroad (demand deposits)  
 1 0 1 0 Settlement account held with the Central Bank of Montenegro  
 1 0 1 2 Other cash  
 1 0 1 3 Coverage under letters of credit with foreign banks  
 1 0 1 4 Coverage under guarantees with foreign banks  
 1 0 1 5 Client's funds from custody operations  
 1 0 1 9 Value adjustments of cash and cash equivalents

## Deposits with central banks

1 1 0 3 Central Bank of Montenegro - non-interest bearing  
 1 1 0 4 Central Bank of Montenegro - interest bearing  
 1 1 0 7 Other central banks - non-interest bearing  
 1 1 0 8 Other central banks - interest bearing  
 1 1 0 9 Value adjustment of deposits with central banks

## Deposits with banks and other depository institutions

1 1 2 0 State banks, residents – non-interest bearing  
 1 1 2 1 State banks, residents – interest bearing  
 1 1 2 2 State banks, residents – interest bearing (overnight)  
 1 1 2 4 Private banks, residents - non-interest bearing  
 1 1 2 5 Private banks, residents - interest bearing  
 1 1 2 6 Private banks, residents - interest bearing (overnight)  
 1 1 2 7 Funds at the account, domestic  
 1 1 2 8 Banks/other depository institutions, non residents – non-interest bearing (time deposits)  
 1 1 2 9 Banks/other depository institutions, non residents – interest bearing (time deposits)  
 1 1 3 0 Banks/other depository institutions, non residents – interest bearing (overnight)  
 1 1 3 1 Banks/other depository institutions (parent bank and other members of the banking group), non residents – interest bearing (time deposits)  
 1 1 3 2 Other state depository institutions, residents – non-interest bearing  
 1 1 3 3 Other state depository institutions, residents – interest bearing  
 1 1 3 4 Other state depository institutions, residents – interest bearing (overnight)  
 1 1 3 6 Other private depository institutions, residents – non-interest bearing  
 1 1 3 7 Other private depository institutions, residents – interest bearing  
 1 1 3 8 Other private depository institutions, residents – interest bearing (overnight)  
 1 1 4 0 Other - non-interest bearing  
 1 1 4 1 Other - interest bearing  
 1 1 4 9 Value adjustments of deposits with banks and other depository institutions

## Purchase and resell operations

1 1 5 1 Securities purchased under agreement to resell  
 1 1 5 9 Value adjustments of purchase and resell operations

## Derivative financial assets held for trading (fair value)

1 1 6 0 Financial derivatives (instruments held for trading), residents  
 1 1 6 1 Contracts related to interest rates, non-residents  
 1 1 6 2 Contracts related to foreign exchange rate and equity securities, non-residents  
 1 1 6 3 Other contracts that meet the definition of derivatives under IAS 39, non-residents

## Derivative financial assets used as security instrument (fair value)

1 1 6 4 Financial derivatives (instruments used as security), residents  
 1 1 6 5 Contracts related to interest rates, non-residents  
 1 1 6 6 Contracts related to foreign exchange rate, non-residents  
 1 1 6 7 Contracts related to equity securities, non-residents  
 1 1 6 8 Other contracts that meet the definition of derivatives under IAS 39, non-residents

## Trading Securities

1 1 7 0 Shares: non-residents  
 1 1 7 1 Instruments other than stocks: Government of Montenegro  
 1 1 7 2 Instruments other than stocks: Local self-government units  
 1 1 7 3 Shares of companies that are involved in financial activities: residents  
 1 1 7 4 Shares of companies that are involved in non financial activities: residents  
 1 1 7 5 Instruments other than stocks – Others: residents  
 1 1 7 6 Instruments other than stocks: non residents  
 1 1 7 7 Non amortized discount  
 1 1 7 8 Non amortized premiums

## Securities carried at fair value through profit and loss

1 1 8 0 Securities carried at fair value through profit and loss

## Available for sale securities

1 1 9 0 Shares: non-residents  
 1 1 9 1 Instruments other than stocks: Government of Montenegro  
 1 1 9 2 Instruments other than stocks: Local self-government units  
 1 1 9 3 Shares of companies that are involved in financial activities: residents  
 1 1 9 4 Shares of companies that are involved in non financial activities: residents  
 1 1 9 5 Instruments other than stocks – Others: residents  
 1 1 9 6 Instruments other than stocks: non residents  
 1 1 9 7 Non amortized discount  
 1 1 9 8 Non amortized premiums  
 1 1 9 9 Value adjustments of available for sale securities

## Loans to banks and other depository institutions, financial institutions and companies involved in financial activity

1 2 0 1 Central Bank of Montenegro  
 1 2 0 2 Other central banks  
 1 2 0 3 State banks, residents  
 1 2 0 4 Private banks, residents  
 1 2 0 5 Banks / Other depository institutions, non-residents  
 1 2 0 6 Other state depository institutions, residents  
 1 2 0 7 Other private depository institutions, residents  
 1 2 0 8 Other financial institutions, residents

1 2 1 0 Other financial institutions, non-residents  
1 2 1 1 Insurance/reinsurance companies, residents  
1 2 1 2 Insurance/reinsurance companies, non-residents  
1 2 1 3 Companies dealing with financial lease activities, residents  
1 2 1 4 Companies dealing with financial lease activities, non-residents  
1 2 1 5 Companies dealing with brokerage activities at capital market, residents  
1 2 1 6 Companies dealing with brokerage activities at capital market, non-residents  
1 2 1 9 Value adjustments of loans to banks and other depository institutions, financial institutions and companies involved in financial activity  
**Loans to non financial sector**  
1 2 5 1 State companies, residents  
1 2 5 3 State companies, non-residents  
1 2 5 4 Local self-government public services  
1 2 5 6 Employees  
1 2 5 7 Non-government and other non-profit organisations: non-residents  
1 2 5 8 Non-government and other non-profit organisations: residents  
1 2 6 1 Private companies, residents  
1 2 6 2 Entrepreneurs  
1 2 6 4 Natural persons, residents  
1 2 6 5 Natural persons, non-residents  
1 2 6 6 Payment cards, residents  
1 2 6 7 Payment cards, non-residents  
1 2 6 8 Other  
1 2 6 9 Value adjustments of loans to non-financial sector  
**Loans to the Government, other Budget of Montenegro beneficiaries, local-self government units and regulatory agencies**  
1 2 7 1 Government of Montenegro  
1 2 7 2 Local self-government units  
1 2 7 3 Other Budget of Montenegro users  
1 2 7 8 Regulatory agencies  
1 2 7 9 Value adjustments of loans to the Government, other Budget of Montenegro beneficiaries, local-self government units and regulatory agencies  
**Loans to Funds**  
1 2 8 1 Investment and Development Fund of Montenegro  
1 2 8 2 Employment Agency of Montenegro  
1 2 8 3 Health insurance fund of Montenegro  
1 2 8 4 Pension and Disability Fund of Montenegro  
1 2 8 5 Voluntary pension funds, residents  
1 2 8 6 Funds, non-residents  
1 2 8 7 Investment funds, residents  
1 2 8 8 Other Funds, residents  
1 2 8 9 Value adjustments of loans to Funds  
**Loans purchased for trading (securitization)**  
1 2 9 1 Loans purchased for trading (securitization)  
**Servicing rights**  
1 3 0 1 Servicing rights  
1 3 0 2 Accumulated amortization of servicing rights  
1 3 0 9 Valuation reserves for servicing rights  
**Securities held to maturity**  
1 4 0 1 Instruments other than stocks: Government of Montenegro  
1 4 0 2 Instruments other than stocks: Local self-government units  
1 4 0 4 Instruments other than stocks: Other residents  
1 4 0 5 Instruments other than stocks: Non residents  
1 4 0 7 Non amortized discount  
1 4 0 8 Non amortized premiums  
1 4 0 9 Value adjustments of securities held to maturity  
**Factoring and forfaiting**  
1 4 1 1 Receivables purchased (factoring)  
1 4 1 2 Receivables purchased (forfaiting)  
1 4 1 9 Value adjustments of factoring and forfaiting  
**Equity investments (significant influence)**  
1 4 5 1 Equity investments in entities that are involved in financial activities, residents  
1 4 5 2 Equity investments in entities that are involved in non-financial activities, non-residents  
1 4 5 3 Equity investments, non-residents  
1 4 5 9 Value adjustments of equity investments (significant influence)  
**Investments in Subsidiaries (Control)**  
1 4 7 1 Equity investments in subsidiaries that are involved in financial activities, residents  
1 4 7 2 Equity investments in subsidiaries that are involved in non-financial activities, non-residents  
1 4 7 3 Equity investments in subsidiaries, non-residents  
1 4 7 9 Value adjustments of equity investments in subsidiaries (control)  
**Joint ventures**  
1 4 8 1 Interests in jointly controlled entity dealing with financial activity, residents  
1 4 8 2 Interests in jointly controlled entity dealing with non-financial activity, residents  
1 4 8 3 Joint ventures, non-residents  
1 4 8 9 Value adjustments of joint ventures  
**Bank receivables on acceptances, guarantees and bills of exchange outstanding**  
1 5 0 0 Banks, residents  
1 5 0 1 Banks, non-residents  
1 5 0 2 Companies, residents  
1 5 0 3 Government of Montenegro  
1 5 0 4 Other beneficiaries of the Budget of Montenegro  
1 5 0 5 Local self-government units  
1 5 0 6 Public services of local self-government units  
1 5 0 7 Other depository institutions/other financial institutions/companies dealing with financial activity, residents  
1 5 0 8 Other depository institutions/other financial institutions/companies dealing with financial activity, non-residents  
1 5 0 9 Companies, non-residents  
1 5 1 0 Entrepreneurs  
1 5 1 1 Natural persons, residents  
1 5 1 2 Natural persons, non-residents  
1 5 1 3 Other  
1 5 1 9 Value adjustments of bank receivables on acceptances, guarantees and bills of exchange outstanding  
**Receivables from custody operations**  
1 6 0 1 Receivables on equity securities from custody operations with residents  
1 6 0 2 Receivables on debt securities from custody operations with residents  
1 6 0 3 Receivables on derivatives from custody operations with residents

1 6 0 4 Receivables on custody operations with non-residents  
1 6 0 9 Value adjustments of receivables on custody operations

**Assets held for sale**

1 7 1 0 Assets held for sale – property, plant and equipment  
1 7 1 1 Assets held for sale – investment property  
1 7 1 2 Assets held for sale – other  
1 7 1 9 Value adjustments of assets held for sale

**Fixed assets**

1 8 0 1 Land  
1 8 0 3 Buildings  
1 8 0 4 Depreciation of buildings  
1 8 0 5 Investment properties  
1 8 0 6 Depreciation of investment properties  
1 8 0 7 Plan and equipment  
1 8 0 8 Depreciation of plant and equipment  
1 8 0 9 Hardware  
1 8 1 0 Depreciation of hardware  
1 8 1 1 Office equipment  
1 8 1 2 Depreciation of office equipment  
1 8 1 3 Vehicles  
1 8 1 4 Depreciation of vehicles  
1 8 1 5 Other fixed assets  
1 8 1 6 Depreciation of other fixed assets  
1 8 1 7 Small inventory  
1 8 1 8 Depreciation of small inventory  
1 8 3 0 Fixed assets under construction

**Intangible Assets**

1 8 5 1 Goodwill  
1 8 5 2 Patents/Trademarks  
1 8 5 3 Concessions  
1 8 5 4 Computer programmes (software)  
1 8 5 6 Amortisation - Patents/Trademarks  
1 8 5 7 Amortization – Concessions  
1 8 5 8 Amortization of other intangible assets  
1 8 5 9 Other intangible assets  
1 8 6 0 Amortization of computer programmes (software)  
1 8 6 1 Intangibles under construction

**Interest receivables**

1 9 0 1 Receivables on invoiced interests: Loans  
1 9 0 2 Receivables on invoiced interests: Securities  
1 9 0 3 Receivables on invoiced interests: Deposits  
1 9 0 4 Receivables on interest overdrafts  
1 9 0 5 Receivables on invoiced interests: lease receivables  
1 9 0 6 Receivables on invoiced interests: cashable guarantees  
1 9 0 7 Receivables on invoiced interests: purchased receivables  
1 9 0 8 Receivables on invoiced interests: other  
1 9 0 9 Value adjustments of interest receivables

**Other Assets**

1 9 1 2 Receivables from agency activities  
1 9 1 3 Advance payments  
1 9 1 4 Other receivables on fees and commissions  
1 9 1 5 Maternity / sick leave payments due from Government  
1 9 1 6 Amounts due from frozen FX savings  
1 9 1 7 Suspense account  
1 9 1 8 Assets acquired based on collection of receivables  
1 9 2 0 Deferred tax asset  
1 9 2 1 Current tax assets  
1 9 2 2 Precious metals  
1 9 2 3 Cheques receivable  
1 9 2 4 Receivables from buyers  
1 9 2 5 Receivables on payment card operations  
1 9 2 6 Receivables from employees  
1 9 2 7 Other financial receivables  
1 9 2 8 Other business receivables  
1 9 2 9 Value adjustment of other assets

**Accruals and prepaid expenses**

1 9 3 0 Prepaid expenses  
1 9 3 1 Other accrued, yet not collected income  
1 9 3 2 Accruals: loans  
1 9 3 3 Accruals: securities  
1 9 3 4 Accruals: deposits  
1 9 3 5 Accruals: lease receivables  
1 9 3 6 Accruals: guarantees  
1 9 3 7 Accruals: purchased receivables  
1 9 3 9 Value adjustment of accruals

**Accrued fees**

1 9 4 1 Accrued fees: loans  
1 9 4 2 Accrued fees: securities  
1 9 4 3 Accrued fees: deposits  
1 9 4 4 Accrued fees: lease receivables  
1 9 4 5 Accrued fees: guarantees  
1 9 4 6 Accrued fees: purchased receivables

**LIABILITIES**

**Borrowings from central banks**

2 1 0 1 Central Bank of Montenegro  
2 1 0 2 Other central banks

**Short-term borrowings**

2 1 1 1 State banks, residents  
2 1 1 2 Private banks, residents  
2 1 1 3 Banks, non-residents  
2 1 1 4 Other state depository institutions, residents  
2 1 1 5 Other private depository institutions, residents

2 1 1 6 Other depository institutions/other financial institutions, non-residents  
 2 1 1 7 Parent banks  
 2 1 1 8 Other members of banking group  
 2 1 1 9 Government of Montenegro and other Budget of Montenegro beneficiaries  
 2 1 2 0 Other  
     **Long-term borrowings**  
 2 1 3 1 State banks, residents  
 2 1 3 2 Private banks, residents  
 2 1 3 3 Banks, non-residents  
 2 1 3 4 Other state depository institutions, residents  
 2 1 3 5 Other private depository institutions, residents  
 2 1 3 6 Other depository institutions/other financial institutions, non-residents  
 2 1 3 7 Parent banks  
 2 1 3 8 Other members of banking group  
 2 1 3 9 Government of Montenegro and other Budget of Montenegro beneficiaries  
 2 1 4 0 Other  
     **Liabilities on securities sold under repurchase agreement**  
 2 1 5 1 Securities sold under repurchase agreement  
     **Liabilities based on custody operations**  
 2 2 0 1 Liabilities on custody operations with residents  
 2 2 0 2 Liabilities on custody operations with non-residents  
     **Demand (sight) deposits of banks, other depository institutions, financial institutions and companies dealing with financial activity**  
 2 3 0 1 Companies dealing with financial lease operations, residents – non-interest bearing  
 2 3 0 2 Companies dealing with financial lease operations, residents – interest bearing  
 2 3 0 3 Companies dealing with brokerage activities at capital market, residents – non-interest bearing  
 2 3 0 4 Companies dealing with brokerage activities at capital market, residents - interest bearing  
 2 3 0 5 State banks, residents – non-interest bearing  
 2 3 0 6 State banks, residents – interest bearing  
 2 3 0 7 Private banks, residents – non-interest bearing  
 2 3 0 8 Private banks, residents – interest bearing  
 2 3 0 9 Banks, non-residents – non-interest bearing  
 2 3 1 0 Banks, non-residents – interest bearing  
 2 3 1 1 Other state depository institutions, residents – non-interest bearing  
 2 3 1 2 Other state depository institutions, residents – interest bearing  
 2 3 1 3 Other private depository institutions, residents – non-interest bearing  
 2 3 1 4 Other private depository institutions, residents – interest bearing  
 2 3 1 5 Other depository institutions/other financial institutions, non-residents – non-interest bearing  
 2 3 1 6 Other depository institutions/other financial institutions, non-residents – interest bearing  
 2 3 1 7 Others – non-interest bearing  
 2 3 1 8 Others – interest bearing  
 2 3 1 9 Other financial institutions, residents – non-interest bearing  
 2 3 2 0 Other financial institutions, residents – interest bearing  
     **Demand (sight) deposits of non-financial sector**  
 2 3 2 1 State companies, residents - non-interest bearing  
 2 3 2 2 State companies, residents - interest bearing  
 2 3 2 3 Public services of local self-government units – non-interest bearing  
 2 3 2 4 Public services of local self-government units – interest bearing  
 2 3 2 5 Private companies, residents - non-interest bearing  
 2 3 2 6 Private companies, residents - interest bearing  
 2 3 2 7 Entrepreneurs - non-interest bearing  
 2 3 2 8 Entrepreneurs - interest bearing  
 2 3 2 9 Companies, non-residents - non-interest bearing  
 2 3 3 0 Companies, non-residents - interest bearing  
 2 3 3 1 Natural persons, residents – non-interest bearing  
 2 3 3 2 Natural persons, residents – interest bearing  
 2 3 3 3 Natural persons, non-residents – non-interest bearing  
 2 3 3 4 Natural persons, non-residents – interest bearing  
 2 3 3 5 Companies, for payment and coverage under letters of credit  
 2 3 3 6 Companies, for payment and coverage under guarantees  
 2 3 3 9 Non government and other non profit organizations, residents – non-interest bearing  
 2 3 4 0 Non government and other non profit organizations, residents – interest bearing  
 2 3 4 1 Non government and other non profit organizations, non-residents – non-interest bearing  
 2 3 4 2 Non government and other non profit organizations, non-residents – interest bearing  
 2 3 4 3 Other - non-interest bearing  
 2 3 4 4 Other - interest bearing  
     **Demand (sight) deposits of the Government, other Budget of Montenegro beneficiaries and local self-government units**  
 2 3 4 5 Government of Montenegro - non-interest bearing  
 2 3 4 6 Government of Montenegro - interest bearing  
 2 3 4 7 Local self-government units - non-interest bearing  
 2 3 4 8 Local self-government units - interest bearing  
 2 3 4 9 Other Budget of Montenegro beneficiaries- non-interest bearing  
 2 3 5 0 Other Budget of Montenegro beneficiaries- interest bearing  
 2 3 5 1 Others - non- interest bearing  
 2 3 5 2 Others - interest bearing  
     **Demand (sight) deposits of regulatory agencies**  
 2 3 5 3 Regulatory agencies, residents – non-interest bearing  
 2 3 5 4 Regulatory agencies, residents – interest bearing  
 2 3 5 5 Regulatory agencies, non-residents – non-interest bearing  
 2 3 5 6 Regulatory agencies, non-residents – interest bearing  
     **Demand (sight) deposits of Funds**  
 2 3 6 1 Investment and Development Fund of Montenegro – non-interest bearing  
 2 3 6 2 Investment and Development Fund of Montenegro – interest bearing  
 2 3 6 3 Employment Agency of Montenegro - non-interest bearing  
 2 3 6 4 Employment Agency of Montenegro - interest bearing  
 2 3 6 5 Health Insurance Fund - non-interest bearing  
 2 3 6 6 Health Insurance Fund - interest bearing  
 2 3 6 7 Pension and Disability Insurance Fund - non-interest bearing  
 2 3 6 8 Pension and Disability Insurance Fund - interest bearing  
 2 3 6 9 Voluntary pension funds, residents - non-interest bearing  
 2 3 7 0 Voluntary pension funds, residents - interest bearing  
 2 3 7 1 Funds, non-residents - non-interest bearing  
 2 3 7 2 Funds, non-residents - interest bearing  
 2 3 7 3 Investment Funds, residents - non-interest bearing

2 3 7 4 Investment Funds, residents - interest bearing  
 2 3 7 5 Others, residents - non-interest bearing  
 2 3 7 6 Others, residents - interest bearing  
**Demand (sight) deposits of insurance/reinsurance companies**  
 2 3 8 1 Private insurance/reinsurance companies, residents – non-interest bearing  
 2 3 8 2 Private insurance/reinsurance companies, residents –interest bearing  
 2 3 8 3 State insurance/reinsurance companies, residents – non-interest bearing  
 2 3 8 4 State insurance/reinsurance companies, residents –interest bearing  
 2 3 8 5 Insurance/reinsurance companies, non-residents – non-interest bearing  
 2 3 8 6 Insurance/reinsurance companies, non-residents –interest bearing  
**Funds at escrow account**  
 2 4 0 1 Banks, residents – non-interest bearing  
 2 4 0 2 Banks, residents –interest bearing  
 2 4 0 3 Banks, non-residents – non-interest bearing  
 2 4 0 4 Banks, non-residents –interest bearing  
 2 4 0 5 Other depository institutions, residents – non-interest bearing  
 2 4 0 6 Other depository institutions, residents –interest bearing  
 2 4 0 7 Other depository institutions, non-residents – non-interest bearing  
 2 4 0 8 Other depository institutions, non-residents –interest bearing  
 2 4 0 9 Other financial institutions/companies dealing with financial activity, residents – non-interest bearing  
 2 4 1 0 Other financial institutions/companies dealing with financial activity, residents – interest bearing  
 2 4 1 1 Other financial institutions/companies dealing with financial activity, non-residents – non-interest bearing  
 2 4 1 2 Other financial institutions/companies dealing with financial activity, non-residents –interest bearing  
 2 4 1 3 State companies - non-interest bearing  
 2 4 1 4 State companies - interest bearing  
 2 4 1 5 Private companies, residents - non-interest bearing  
 2 4 1 6 Private companies, residents - interest bearing  
 2 4 1 7 Companies, non-residents - non-interest bearing  
 2 4 1 8 Companies, non-residents - interest bearing  
 2 4 1 9 Entrepreneurs, non-interest bearing  
 2 4 2 0 Entrepreneurs, interest bearing  
 2 4 2 1 Government of Montenegro – non-interest bearing  
 2 4 2 2 Government of Montenegro –interest bearing  
 2 4 2 3 Other Budget of Montenegro beneficiaries- non-interest bearing  
 2 4 2 4 Other Budget of Montenegro beneficiaries- interest bearing  
 2 4 2 5 Local self-government units - non-interest bearing  
 2 4 2 6 Local self-government units - interest bearing  
 2 4 2 7 Public services of local self-government units – non-interest bearing  
 2 4 2 8 Public services of local self-government units – interest bearing  
 2 4 2 9 State funds – non-interest bearing  
 2 4 3 0 State funds –interest bearing  
 2 4 3 1 Regulatory agencies – non-interest bearing  
 2 4 3 2 Regulatory agencies –interest bearing  
 2 4 3 3 Private funds, residents – non-interest bearing  
 2 4 3 4 Private funds, residents –interest bearing  
 2 4 3 5 Private funds, non-residents – non-interest bearing  
 2 4 3 6 Private funds, non-residents –interest bearing  
 2 4 3 7 Natural persons, residents – non-interest bearing  
 2 4 3 8 Natural persons, residents –interest bearing  
 2 4 3 9 Natural persons, non-residents – non-interest bearing  
 2 4 4 0 Natural persons, non-residents –interest bearing  
 2 4 4 1 Non government and other non profit organizations, residents – non-interest bearing  
 2 4 4 2 Non government and other non profit organizations, residents – interest bearing  
 2 4 4 3 Non government and other non profit organizations, non-residents – non-interest bearing  
 2 4 4 4 Non government and other non profit organizations, non-residents – interest bearing  
 2 4 4 5 Other - non-interest bearing  
 2 4 4 6 Other - interest bearing  
**Time (term) deposits of banks, other depository institutions, financial institutions and companies dealing with financial activity**  
 2 5 0 1 Companies dealing with financial lease operations, residents – non-interest bearing  
 2 5 0 2 Companies dealing with financial lease operations, residents – interest bearing  
 2 5 0 3 Companies dealing with brokerage activities at capital market, residents – non-interest bearing  
 2 5 0 4 Companies dealing with brokerage activities at capital market, residents - interest bearing  
 2 5 0 5 State banks, residents – non-interest bearing  
 2 5 0 6 State banks, residents – interest bearing  
 2 5 0 7 Private banks, residents – non-interest bearing  
 2 5 0 8 Private banks, residents – interest bearing  
 2 5 0 9 Banks, non-residents – non-interest bearing  
 2 5 1 0 Banks, non-residents – interest bearing  
 2 5 1 1 Other state depository institutions, residents – non-interest bearing  
 2 5 1 2 Other state depository institutions, residents – interest bearing  
 2 5 1 3 Other private depository institutions, residents – non-interest bearing  
 2 5 1 4 Other private depository institutions, residents – interest bearing  
 2 5 1 5 Other depository institutions/other financial institutions/companies dealing with financial activity, non-residents – non-interest bearing  
 2 5 1 6 Other depository institutions/other financial institutions/companies dealing with financial activity, non-residents – interest bearing  
 2 5 1 7 Others – non-interest bearing  
 2 5 1 8 Others – interest bearing  
 2 5 1 9 Other financial institutions, residents – non-interest bearing  
 2 5 2 0 Other financial institutions, residents – interest bearing  
**Time (term) deposits of non-financial sector**  
 2 5 2 1 State companies, residents - non-interest bearing  
 2 5 2 2 State companies, residents - interest bearing  
 2 5 2 3 Public services of local self-government units – non-interest bearing  
 2 5 2 4 Public services of local self-government units – interest bearing  
 2 5 2 5 Private companies, residents - non-interest bearing  
 2 5 2 6 Private companies, residents - interest bearing  
 2 5 2 7 Entrepreneurs - non-interest bearing  
 2 5 2 8 Entrepreneurs - interest bearing  
 2 5 2 9 Companies, non-residents - non-interest bearing  
 2 5 3 0 Companies, non-residents - interest bearing  
 2 5 3 1 Natural persons, residents – non-interest bearing  
 2 5 3 2 Natural persons, residents –interest bearing  
 2 5 3 3 Natural persons, non-residents – non-interest bearing  
 2 5 3 4 Natural persons, non-residents –interest bearing

2 5 3 9 Non government and other non profit organizations, residents – non-interest bearing  
 2 5 4 0 Non government and other non profit organizations, residents – interest bearing  
 2 5 4 1 Non government and other non profit organizations, non-residents – non-interest bearing  
 2 5 4 2 Non government and other non profit organizations, non-residents – interest bearing  
 2 5 4 3 Other - non-interest bearing  
 2 5 4 4 Other - interest bearing  
**Time (term) deposits of the Government, other Budget of Montenegro beneficiaries, local self-government units**  
 2 5 4 5 Government of Montenegro - non-interest bearing  
 2 5 4 6 Government of Montenegro - interest bearing  
 2 5 4 7 Local self-government units - non-interest bearing  
 2 5 4 8 Local self-government units - interest bearing  
 2 5 4 9 Other Budget of Montenegro beneficiaries- non-interest bearing  
 2 5 5 0 Other Budget of Montenegro beneficiaries- interest bearing  
 2 5 5 1 Others - non- interest bearing  
 2 5 5 2 Others - interest bearing  
**Time (term) deposits of regulatory agencies**  
 2 5 5 3 Regulatory agencies, residents – non-interest bearing  
 2 5 5 4 Regulatory agencies, residents –interest bearing  
 2 5 5 5 Regulatory agencies, non-residents – non-interest bearing  
 2 5 5 6 Regulatory agencies, non-residents – interest bearing  
**Time (term) deposits of Funds**  
 2 5 6 1 Investment and Development Fund of Montenegro – non-interest bearing  
 2 5 6 2 Investment and Development Fund of Montenegro – interest bearing  
 2 5 6 3 Employment Agency of Montenegro - non-interest bearing  
 2 5 6 4 Employment Agency of Montenegro - interest bearing  
 2 5 6 5 Health Insurance Fund - non-interest bearing  
 2 5 6 6 Health Insurance Fund - interest bearing  
 2 5 6 7 Pension and Disability Insurance Fund - non-interest bearing  
 2 5 6 8 Pension and Disability Insurance Fund - interest bearing  
 2 5 6 9 Voluntary pension funds, residents - non-interest bearing  
 2 5 7 0 Voluntary pension funds, residents - interest bearing  
 2 5 7 1 Funds, non-residents - non-interest bearing  
 2 5 7 2 Funds, non-residents - interest bearing  
 2 5 7 3 Investment Funds, residents - non-interest bearing  
 2 5 7 4 Investment Funds, residents - interest bearing  
 2 5 7 5 Others, residents - non-interest bearing  
 2 5 7 6 Others, residents - interest bearing  
**Time (term) deposits of insurance/reinsurance companies**  
 2 5 8 1 Private insurance/reinsurance companies, residents – non-interest bearing  
 2 5 8 2 Private insurance/reinsurance companies, residents –interest bearing  
 2 5 8 3 State insurance/reinsurance companies, residents – non-interest bearing  
 2 5 8 4 State insurance/reinsurance companies, residents –interest bearing  
 2 5 8 5 Insurance/reinsurance companies, non-residents – non-interest bearing  
 2 5 8 6 Insurance/reinsurance companies, non-residents –interest bearing  
**Bank's liabilities on acceptances, guarantees and bills of exchange outstanding**  
 2 6 0 0 Banks, residents  
 2 6 0 1 Banks, non-residents  
 2 6 0 2 Companies, residents  
 2 6 0 4 Government of Montenegro  
 2 6 0 5 Other beneficiaries of the Budget of Montenegro  
 2 6 0 6 Local self-government units  
 2 6 0 7 Public services of local self-government units  
 2 6 0 8 Other depository institutions/other financial institutions/companies dealing with financial activity, residents  
 2 6 0 9 Other depository institutions/other financial institutions/companies dealing with financial activity, non-residents  
 2 6 1 0 Companies, non-residents  
 2 6 1 1 Entrepreneurs  
 2 6 1 2 Natural persons, residents  
 2 6 1 3 Natural persons, non-residents  
 2 6 1 4 Others  
**Liabilities on securities issued**  
 2 8 0 0 Banks, residents  
 2 8 0 1 Banks, non-residents  
 2 8 0 2 Government of Montenegro  
 2 8 0 3 Other beneficiaries of the Budget of Montenegro  
 2 8 0 4 Local self-government units  
 2 8 0 5 Other depository institutions/other financial institutions/companies dealing with financial activity, residents  
 2 8 0 6 Other depository institutions/other financial institutions/companies dealing with financial activity, non-residents  
 2 8 0 7 Companies, residents  
 2 8 0 8 Companies, non-residents  
 2 8 0 9 Others  
 2 8 1 0 Non amortised discount  
**Derivative financial liabilities held for trading (fair value)**  
 2 8 1 1 Contracts related to interest rates, non-residents  
 2 8 1 2 Contracts related to foreign exchange rate and equity securities, non-residents  
 2 8 1 3 Other contracts that meet the definition of derivatives under IAS 39, non-residents  
 2 8 1 4 Financial derivatives, residents  
**Derivative financial liabilities used as security instruments (fair value)**  
 2 8 2 1 Contracts related to interest rates, non-residents  
 2 8 2 2 Contracts related to foreign exchange rate, non-residents  
 2 8 2 3 Contracts related to equity securities, non-residents  
 2 8 2 4 Other contracts that meet the definition of derivatives under IAS 39, non-residents  
 2 8 2 5 Financial derivatives, residents  
**Financial liabilities carried at fair value through profit and loss**  
 2 8 3 1 Financial liabilities carried at fair value through profit and loss  
**Subordinated debt and hybrid instruments**  
 2 8 5 0 Subordinated debt  
 2 8 5 1 Subordinated debt: parent bank and other members of the banking group  
 2 8 5 2 Hybrid instruments  
 2 8 6 0 Conditional grants (MFI only)  
 2 8 6 2 Deferred capital grants (MFI only)  
**Interest payable and other liabilities**  
 2 9 0 1 Interest invoiced: Deposits  
 2 9 0 2 Interest invoiced: Securities

- 2 9 0 3 Interest invoiced: loans and borrowings
- 2 9 0 4 Interest overdraft
- 2 9 0 5 Interest invoiced: subordinated debt
- 2 9 0 6 Interest invoiced: derivative financial liabilities
- 2 9 0 7 Payables on agency activities
- 2 9 0 8 Prepayment received
- 2 9 0 9 Other tax payable
- 2 9 1 0 Dividends payable
- 2 9 1 1 Payroll: salaries
- 2 9 1 2 Payroll: Pension and Disability Insurance Fund
- 2 9 1 3 Payroll: Health
- 2 9 1 4 Payroll: Unemployment
- 2 9 1 5 Payroll: Other
- 2 9 1 6 Payroll: local self-government unit, construction land
- 2 9 1 7 Payroll: Court decisions
- 2 9 1 8 Invoiced liabilities: suppliers
- 2 9 1 9 Payables for fees and commissions
- 2 9 2 0 Due to citizens for frozen foreign currency deposits
- 2 9 2 1 Liabilities under financial lease (capital)
- 2 9 2 2 Liabilities on payment cards
- 2 9 2 3 Current tax payables
- 2 9 2 4 Deferred tax liabilities
- 2 9 2 5 Other liabilities
- 2 9 2 9 Suspense account
- Provisioning**
- 2 9 3 0 Provisions for losses on off balance sheet assets
- 2 9 3 1 Provisions for severance payments and jubilee rewards
- 2 9 3 2 Provisions for unused annual leaves
- 2 9 3 3 Provisions for lawsuits
- 2 9 3 4 Provisions for other
- Accruals and deferred income**
- 2 9 4 1 Accruals and prepayments: loans
- 2 9 4 2 Accruals and prepayments: debt securities
- 2 9 4 3 Accruals and prepayments: deposits
- 2 9 4 4 Accruals and prepayments: subordinated debt
- 2 9 4 5 Accruals and prepayments: derivative financial liabilities
- 2 9 4 6 Accruals and prepayments: other
- 2 9 4 7 Deferred income
- 2 9 4 8 Accrued expenses
- Accruals and prepayments on other bases**
- 2 9 5 1 Prepayments on fees: loans
- 2 9 5 2 Prepayments on fees: debt securities
- 2 9 5 3 Prepayments on fees: deposits
- 2 9 5 4 Prepayments on fees: subordinated debt
- 2 9 5 5 Prepayments on fees: other
- 2 9 8 9 Interests without controlling influence (minority interests)
- 2 9 9 9 Special account of general ledger opening/closing

#### CAPITAL AND RESERVES

- 3 0 0 1 Issued capital - ordinary shares
- 3 0 0 2 Issued capital - preferred shares
- 3 0 0 3 Issue premium
- 3 0 0 4 Acquired shares
- 3 0 0 6 Reserves based on fair value
- 3 0 0 7 Other reserves
- 3 0 0 8 Profit and loss: accumulated from prior years
- 3 0 0 9 Profit and loss: current year
- 3 0 1 4 Reserves for acquired treasury shares
- 3 0 1 5 Membership fees (CU only)
- 3 0 2 1 Donated capital for credit fund: accumulated (MFI only)
- 3 0 2 2 Donated capital for credit fund: current (MFI only)
- 3 0 2 3 Donations for operations: accumulated (MFI only)
- 3 0 2 4 Donations for operations: current (MFI only)
- 3 0 2 5 Provisions for estimated losses under regulatory requirement
- 3 0 2 6 Lacking amount of provisions for estimated losses under regulatory requirement
- 3 9 9 9 Income summary

#### PROFIT AND LOSS ACCOUNTS

##### Interest income

##### Banks

- 4 0 1 1 Short-term funds
- 4 0 1 2 Repurchase operations
- 4 0 1 4 Securities held to maturity
- 4 0 1 5 Loans
- 4 0 1 6 Trading securities
- 4 0 1 7 Available for sale securities
- 4 0 1 9 Other

##### Other depository institutions, other financial institutions and companies dealing with financial activity

- 4 0 2 1 Short-term funds
- 4 0 2 2 Repurchase operations
- 4 0 2 4 Securities held to maturity
- 4 0 2 5 Loans
- 4 0 2 6 Trading securities
- 4 0 2 7 Available for sale securities
- 4 0 2 9 Other

##### Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies

- 4 0 3 1 Short-term funds
- 4 0 3 2 Repurchase operations
- 4 0 3 4 Securities held to maturity
- 4 0 3 5 Loans
- 4 0 3 6 Trading securities
- 4 0 3 7 Available for sale securities
- 4 0 3 9 Other

**Local self-government units**

4 0 4 1 Short-term funds

4 0 4 2 Repurchase operations

4 0 4 4 Securities held to maturity

4 0 4 5 Loans

4 0 4 6 Trading securities

4 0 4 7 Available for sale securities

4 0 4 9 Other

**Private companies**

4 0 5 1 Short-term funds

4 0 5 2 Repurchase operations

4 0 5 4 Securities held to maturity

4 0 5 5 Loans

4 0 5 6 Trading securities

4 0 5 7 Available for sale securities

4 0 5 9 Other

**Natural persons**

4 0 6 1 Short term funds

4 0 6 5 Loans

4 0 6 9 Other

**Entrepreneurs**

4 0 7 1 Short term funds

4 0 7 5 Loans

4 0 7 9 Other

**State companies**

4 0 8 1 Short-term funds

4 0 8 2 Repurchase operations

4 0 8 4 Securities held to maturity

4 0 8 5 Loans

4 0 8 6 Trading securities

4 0 8 7 Available for sale securities

4 0 8 9 Other

**Other**

4 0 9 1 Short-term funds

4 0 9 2 Repurchase operations

4 0 9 5 Loans

4 0 9 9 Other

**Interest expenses**

**Banks**

4 1 1 1 Deposits

4 1 1 2 Repurchase operations

4 1 1 5 Other borrowings

4 1 1 6 Subordinated debt

4 1 1 7 Securities

4 1 1 9 Other

**Other depository institutions, other financial institutions and companies dealing with financial activity**

4 1 2 1 Deposits

4 1 2 2 Repurchase operations

4 1 2 5 Other borrowings

4 1 2 6 Subordinated debt

4 1 2 7 Securities

4 1 2 9 Other

**Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies**

4 1 3 1 Deposits

4 1 3 2 Repurchase operations

4 1 3 5 Other borrowings

4 1 3 6 Subordinated debt

4 1 3 7 Securities

4 1 3 9 Other

**Local self-government units**

4 1 4 1 Deposits

4 1 4 2 Repurchase operations

4 1 4 5 Other borrowings

4 1 4 6 Subordinated debt

4 1 4 7 Securities

4 1 4 9 Other

**Private companies**

4 1 5 1 Deposits

4 1 5 2 Repurchase operations

4 1 5 5 Other borrowings

4 1 5 6 Subordinated debt

4 1 5 7 Securities

4 1 5 9 Other

**Natural persons**

4 1 6 1 Deposits

4 1 6 6 Subordinated debt

4 1 6 7 Securities

4 1 6 9 Other

**Entrepreneurs**

4 1 7 1 Deposits

4 1 7 9 Other

**State companies**

4 1 8 1 Deposits

4 1 8 2 Repurchase operations

4 1 8 5 Other borrowings

4 1 8 9 Other

**Other**

4 1 9 1 Deposits other persons

4 1 9 2 Repurchase operations

4 1 9 5 Other borrowings

4 1 9 6 Subordinated debt

4 1 9 7 Other

**Fee and commission income**



**Banks**

4 3 1 0 Payment cards and ATM operations

4 3 1 1 Loans

4 3 1 2 Off balance sheet dealings

4 3 1 3 Sureties

4 3 1 4 Payment system

4 3 1 5 Investment banking

4 3 1 6 Accountancy

4 3 1 7 Deposit insurance

4 3 1 8 Other services

4 3 1 9 Other

**Other depository institutions, other financial institutions and companies dealing with financial activity**

4 3 2 0 Payment cards and ATM operations

4 3 2 1 Loans

4 3 2 2 Off balance sheet dealings

4 3 2 3 Sureties

4 3 2 4 Payment system

4 3 2 5 Investment banking

4 3 2 6 Accountancy

4 3 2 7 Deposit insurance

4 3 2 8 Other services

4 3 2 9 Other

**Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies**

4 3 3 0 Payment cards and ATM operations

4 3 3 1 Loans

4 3 3 2 Off balance sheet dealings

4 3 3 3 Sureties

4 3 3 4 Payment system

4 3 3 5 Investment banking

4 3 3 6 Accountancy

4 3 3 7 Deposit insurance

4 3 3 8 Other services

4 3 3 9 Other

**Local self-government units**

4 3 4 0 Payment cards and ATM operations

4 3 4 1 Loans

4 3 4 2 Off balance sheet dealings

4 3 4 3 Sureties

4 3 4 4 Payment system

4 3 4 5 Investment banking

4 3 4 6 Accountancy

4 3 4 7 Deposit insurance

4 3 4 8 Other services

4 3 4 9 Other

**Private companies**

4 3 5 0 Payment cards and ATM operations

4 3 5 1 Loans

4 3 5 2 Off balance sheet dealings

4 3 5 3 Sureties

4 3 5 4 Payment system

4 3 5 5 Investment banking

4 3 5 6 Accountancy

4 3 5 7 Deposit insurance

4 3 5 8 Other services

4 3 5 9 Other

**Natural persons**

4 3 6 0 Payment cards and ATM operations

4 3 6 1 Loans

4 3 6 2 Off balance sheet dealings

4 3 6 3 Sureties

4 3 6 4 Payment system

4 3 6 5 Investment banking

4 3 6 6 Accountancy

4 3 6 7 Deposit insurance

4 3 6 8 Other services

4 3 6 9 Other

**Entrepreneurs**

4 3 7 0 Payment cards and ATM operations

4 3 7 1 Loans

4 3 7 2 Off balance sheet dealings

4 3 7 3 Sureties

4 3 7 4 Payment system

4 3 7 5 Investment banking

4 3 7 6 Accountancy

4 3 7 7 Deposit insurance

4 3 7 8 Other services

4 3 7 9 Other

**State companies**

4 3 8 0 Payment cards and ATM operations

4 3 8 1 Loans

4 3 8 2 Off balance sheet dealings

4 3 8 3 Sureties

4 3 8 4 Payment system

4 3 8 5 Investment banking

4 3 8 6 Accountancy

4 3 8 7 Deposit insurance

4 3 8 8 Other services Cr

4 3 8 9 Other Cr

**Other**

4 3 9 0 Payment cards and ATM operations

4 3 9 1 Loans

4 3 9 2 Off balance sheet dealings

4 3 9 3 Sureties

4 3 9 4 Payment system  
 4 3 9 5 Investment banking  
 4 3 9 6 Accountancy  
 4 3 9 7 Deposit insurance  
 4 3 9 8 Other services  
 4 3 9 9 Other  
     **Fee and commission expenses**  
     **Banks**  
 4 5 1 0 Payment cards and ATM operations  
 4 5 1 1 Loans  
 4 5 1 2 Off balance sheet dealings  
 4 5 1 3 Payment system expense to CBCG  
 4 5 1 4 Payment system expense to other banks  
 4 5 1 5 Sureties  
 4 5 1 6 Investment banking  
 4 5 1 7 Accountancy  
 4 5 1 8 Deposit insurance  
 4 5 1 9 Other  
     **Other depository institutions, other financial institutions and companies dealing with financial activity**  
 4 5 2 0 Payment cards and ATM operations  
 4 5 2 1 Loans  
 4 5 2 2 Off balance sheet dealings  
 4 5 2 3 Sureties  
 4 5 2 4 Payment system  
 4 5 2 5 Investment banking  
 4 5 2 6 Accountancy  
 4 5 2 7 Deposit insurance  
 4 5 2 8 Other  
     **Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies**  
 4 5 3 0 Payment cards and ATM operations  
 4 5 3 1 Loans  
 4 5 3 2 Off balance sheet dealings  
 4 5 3 3 Sureties  
 4 5 3 4 Payment system  
 4 5 3 5 Investment banking  
 4 5 3 6 Accountancy  
 4 5 3 7 Deposit insurance  
 4 5 3 8 Other  
     **Local self-government units**  
 4 5 4 0 Payment cards and ATM operations  
 4 5 4 1 Loans  
 4 5 4 2 Off balance sheet dealings  
 4 5 4 3 Sureties  
 4 5 4 4 Payment system  
 4 5 4 5 Investment banking  
 4 5 4 6 Accountancy  
 4 5 4 7 Deposit insurance  
 4 5 4 8 Other  
     **Private companies**  
 4 5 5 0 Payment cards and ATM operations  
 4 5 5 1 Loans  
 4 5 5 2 Off balance sheet dealings  
 4 5 5 3 Sureties  
 4 5 5 4 Payment system  
 4 5 5 5 Investment banking  
 4 5 5 6 Accountancy  
 4 5 5 7 Deposit insurance  
 4 5 5 8 Other  
     **Natural persons**  
 4 5 6 0 Payment cards and ATM operations  
 4 5 6 1 Loans  
 4 5 6 2 Off balance sheet dealings  
 4 5 6 3 Sureties  
 4 5 6 4 Payment system  
 4 5 6 5 Investment banking  
 4 5 6 6 Accountancy  
 4 5 6 7 Deposit insurance  
 4 5 6 8 Other  
     **Entrepreneurs**  
 4 5 7 0 Payment cards and ATM operations  
 4 5 7 1 Loans  
 4 5 7 2 Off balance sheet dealings  
 4 5 7 3 Sureties  
 4 5 7 4 Payment system  
 4 5 7 5 Investment banking  
 4 5 7 6 Accountancy  
 4 5 7 7 Deposit insurance  
 4 5 7 8 Other  
     **State companies**  
 4 5 8 0 Payment cards and ATM operations  
 4 5 8 1 Loans  
 4 5 8 2 Off balance sheet dealings  
 4 5 8 3 Sureties  
 4 5 8 4 Payment system  
 4 5 8 5 Investment banking  
 4 5 8 6 Accountancy  
 4 5 8 7 Deposit insurance  
 4 5 8 8 Other  
     **Other**  
 4 5 9 0 Payment cards and ATM operations  
 4 5 9 1 Loans  
 4 5 9 2 Off balance sheet dealings  
 4 5 9 3 Sureties

4 5 9 4 Payment system  
 4 5 9 5 Investment banking  
 4 5 9 6 Accountancy  
 4 5 9 7 Deposit insurance  
 4 5 9 8 Other  
     **Net gains (losses) from trading securities, derivatives and foreign currencies**  
 4 6 2 0 Net revenue from trading securities – stocks  
 4 6 2 2 Net revenue from trading securities – not stocks  
 4 6 2 4 Net gains (losses) from derivatives trading  
 4 6 2 5 Net gains (losses) from FX trading (sport transactions)  
 4 6 2 6 Net gains (losses) from change in fair value in hedge accounting  
     **Net gains (losses) from available for sale securities**  
 4 7 3 0 from Government of Montenegro  
 4 7 4 0 from local self-government units  
 4 7 7 0 Other issuers, stocks  
 4 7 9 0 Other issuers, not stocks  
     **Net gains (losses) from financial instruments carried at fair value through profit and loss**  
 4 8 1 0 Net gains (losses) from financial instruments carried at fair value through profit and loss  
     **Net gains (losses) from securities held to maturity**  
 4 8 3 0 from Government of Montenegro  
 4 8 4 0 from local self-government units  
 4 8 7 0 Other issuers, not stocks  
     **Net gains (losses) from other equity investments**  
 4 8 9 4 Net gains (losses) from equity investments (significant influence)  
 4 8 9 6 Net gains (losses) from equity investments (control)  
 4 8 9 7 Net gains (losses) from joint ventures  
     **Net gains and losses from revaluation**  
 4 9 0 1 FX revaluation gains  
 4 9 1 1 FX revaluation losses  
     **Net gains (losses) from repurchase operations**  
 4 9 1 6 Net gains (losses) from repurchase operations  
     **Net gains (losses) from custody operations**  
 4 9 1 7 Net gains (losses) from custody operations  
     **Income/expense related to securitisation and servicing**  
 4 9 2 5 Amortization expense on servicing rights  
 4 9 2 6 Servicing for others – Income  
 4 9 2 7 Servicing for others – Expense  
     **Dividend income**  
 4 9 3 1 Trading securities  
 4 9 3 2 Available for sale securities  
 4 9 3 3 Other  
     **Other**  
 4 9 9 0 Other operating income  
 4 9 9 1 Income from collected written off receivables  
 4 9 9 5 Other non operating income  
 4 9 9 6 Expenses based on direct write-off of receivables  
 4 9 9 7 Donations for operations, fixed assets & in kind donations (MFI only)  
 4 9 9 8 Deferred donations (MFI only)  
     **Costs of salaries and fringe benefits**  
 5 0 0 1 Net salaries  
 5 0 0 2 Net sick leave benefits  
 5 0 0 3 Net annual leave benefits  
 5 0 0 4 Other net employee benefits  
 5 0 0 5 Net transportation expense  
 5 0 1 1 Net fees for maternity leave  
 5 0 1 2 Contributions for pension and disability insurance to debit employee  
 5 0 1 3 Contributions for health insurance to debit employee  
 5 0 1 4 Contributions for unemployment insurance to debit employee  
 5 0 1 5 Contributions for pension and disability insurance to debit employer  
 5 0 1 6 Contributions for health insurance to debit employer  
 5 0 1 7 Contributions for unemployment insurance to debit employer  
 5 0 1 8 Contributions for Commercial Chambers of Montenegro to debit employer  
 5 0 1 9 Contributions for solidarity to debit employer  
 5 0 2 0 Contributions for Labour Fund to debit employer  
 5 0 2 1 Contribution for professional rehabilitation of disabled persons to debit employer  
 5 0 2 2 Surtax expense  
 5 0 2 3 Tax expense  
 5 0 2 7 Other payroll related costs  
 5 0 2 8 Provision expenses for severance payments and jubilee rewards  
 5 0 2 9 Provision expenses for unused annual leaves  
     **Other employee expenses**  
 5 0 4 1 Professional education  
 5 0 4 2 Travel and entertainment  
 5 0 4 3 Travel expenses and per diems  
 5 0 4 4 Training  
 5 0 4 5 Other employee expenses  
     **Business premise and equipment expenses**  
 5 0 5 1 Rent  
 5 0 5 2 Building repairs and maintenance  
 5 0 5 3 Security (Physical)  
 5 0 5 4 Electricity  
 5 0 5 5 Heating  
 5 0 5 6 Water  
 5 0 5 7 Cleaning (Janitorial services)  
 5 0 5 8 Computer and equipment maintenance  
 5 0 5 9 Operating leases  
 5 0 6 0 Business premise related taxes  
 5 0 8 1 Motor vehicle expenses  
 5 0 8 2 Insurance  
     **Depreciation and amortization**  
 5 1 0 2 Buildings  
 5 1 0 3 Investment properties  
 5 1 0 4 Plant and equipment

5 1 0 5 Office equipment  
5 1 0 6 Vehicles  
5 1 0 7 Hardware  
5 1 0 8 Computer programmes (software)  
5 1 0 9 Small inventory  
5 1 2 9 Other tangible assets  
5 1 3 2 Patents/Trademarks  
5 1 3 3 Concessions  
5 1 3 9 Other intangible assets  
**Professional fees and expenses**  
5 2 0 1 Audit  
5 2 0 2 Data processing  
5 2 0 3 Court expenses  
5 2 0 4 Other professional fees  
5 2 0 5 Customs and freight forwarding expenses  
5 2 0 6 Lawyer services expenses  
5 2 0 7 Securities related expenses  
5 2 0 8 Scholarship expenses  
5 2 0 9 Intellectual services expenses  
5 2 1 0 Accommodation expenses  
5 2 1 1 Consultancy services  
5 2 1 2 Cash transport expenses  
**Other**  
5 3 0 1 Telephone  
5 3 0 2 Telecommunication networks expenses  
5 3 0 3 Postage  
5 3 0 4 Stationery  
5 3 0 5 Subscriptions and donations  
5 3 0 6 Utility services  
5 3 0 7 Cleaning and laundry  
5 3 0 8 Entertainment expenses  
5 3 0 9 Fuel expenses  
5 3 1 0 Consumables  
5 3 2 1 Publications  
5 3 2 2 Advertising and marketing  
5 3 2 3 Printing and photocopying  
5 3 2 4 Value added taxes  
5 3 2 5 Other tax expenses  
5 3 2 6 Duties (property, tourist organisations, miscellaneous duties)  
5 3 9 9 Miscellaneous expenses  
5 4 0 1 Impairment of assets  
5 5 0 1 Current tax  
5 5 1 1 Deferred tax expense in the current period  
5 5 2 2 Gains on disposal of property, plant and equipment  
5 5 2 3 Losses on disposal of property, plant and equipment  
**Allowances for impairment and provision expenses**  
5 6 1 0 Allowances for impairment for loans and other receivables  
5 6 1 1 Allowances for impairment of deposits with banks, other depository institutions, other financial institutions and companies dealing with financial activity Dr/Cr  
5 6 1 2 Allowances for impairment of factoring and forfaiting  
5 6 1 4 Allowances for impairment of available for sale securities  
5 6 1 5 Allowances for impairment of securities held to maturity  
5 6 1 6 Allowances for impairment of bank receivables on acceptances, guarantees and bills of exchange outstanding  
5 6 1 7 Allowances for impairment for other funds  
5 6 1 8 Allowances for impairment for interest receivables  
5 6 1 9 Provision expenses for off balance sheet obligations  
5 6 2 0 Other allowances for impairment  
5 6 2 1 Allowances for impairment of equity investments in subsidiaries (significant influence)  
5 6 2 2 Allowances for impairment of equity investments in associates

5 6 2 4 Allowances for impairment for servicing rights  
5 6 2 7 Allowances for impairment for other assets  
5 6 2 8 Allowances for impairment for receivables from custody operations  
5 6 2 9 Allowances for impairment for accruals and prepayments  
5 6 3 0 Provision expenses for lawsuits  
5 6 3 1 Provision expenses for other  
**Non-operating and extraordinary expenses**  
5 6 4 1 Non-operating expenses  
5 6 4 3 Realization of other activities (MFI only)  
5 6 5 1 Prior year adjustments  
5 6 6 0 Extraordinary income  
5 6 6 1 Extraordinary expenses  
**OFF BALANCE SHEET ITEMS**  
**Guarantees Given to**  
9 0 1 0 Banks  
9 0 2 0 Other depository institutions, other financial institutions and companies dealing with financial activity  
9 0 3 0 Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies  
9 0 4 0 Local self-government units  
9 0 5 0 Companies  
9 0 6 0 Natural persons  
9 0 7 0 Entrepreneurs  
9 0 8 0 Other  
**Guarantees received from**  
9 1 1 0 Banks  
9 1 2 0 Other depository institutions, other financial institutions and companies dealing with financial activity  
9 1 3 0 Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies  
9 1 4 0 Local self-government units  
9 1 5 0 Companies  
9 1 6 0 Natural persons  
9 1 7 0 Entrepreneurs  
9 1 8 0 Other  
**Letters of credit**  
9 2 1 0 Confirmed  
9 2 2 0 Uncovered  
**Bill of exchange**  
9 3 1 0 Issued  
**Cheques**  
9 3 2 0 Received  
**Credit obligations given**  
9 4 1 0 to banks  
9 4 2 0 to others  
9 4 2 1 Irrevocable credit obligations  
**Credit obligations received**  
9 5 1 0 Banks  
9 5 2 0 Other  
9 5 3 0 Custody operations  
**Accrued interest**  
9 6 2 0 Accrued Interest  
**Security interest (collateral) received**  
9 7 1 0 Property  
9 7 2 0 Securities  
9 7 3 0 Other  
9 7 4 0 Given  
**Contract value of derivative financial instruments held for trading (break down of asset accounts)**  
9 7 5 1 Contract value of derivative financial instruments related to interest rates  
9 7 5 2 Contract value of derivative financial instruments related to foreign exchange rate Dr  
9 7 5 3 Contract value of derivative financial instruments related to equity securities  
9 7 5 4 Contract value of derivative financial instruments that meet the definition of derivatives pursuant to IAS 39  
**Contract value of derivative financial instruments used as security instruments (break down of asset accounts)**  
9 7 5 5 Contract value of derivative financial instruments related to interest rates  
9 7 5 6 Contract value of derivative financial instruments related to foreign exchange rate  
9 7 5 7 Contract value of derivative financial instruments related to equity securities  
9 7 5 8 Contract value of derivative financial instruments that meet the definition of derivatives pursuant to IAS 39  
9 7 5 9 Contract value of derivative financial instruments (counter item to break down of liabilities accounts)  
**Contract value of derivative financial instruments held for trading (break down of liabilities accounts)**  
9 7 6 0 Contract value of derivative financial instruments related to interest rates  
9 7 6 1 Contract value of derivative financial instruments related to foreign exchange rate  
9 7 6 2 Contract value of derivative financial instruments related to equity securities  
9 7 6 3 Contract value of derivative financial instruments that meet the definition of derivatives pursuant to IAS 39  
**Contract value of derivative financial instruments used as security instruments (break down of liabilities accounts)**  
9 7 6 4 Contract value of derivative financial instruments related to interest rates  
9 7 6 5 Contract value of derivative financial instruments related to foreign exchange rate  
9 7 6 6 Contract value of derivative financial instruments related to equity securities  
9 7 6 7 Contract value of derivative financial instruments that meet the definition of derivatives pursuant to IAS 39  
9 7 6 8 Contract value of derivative financial instruments (counter item to break down of liabilities accounts)  
9 7 6 9 Other asset off balance sheet items in EUR  
9 7 7 0 Other asset off balance sheet items in other foreign currencies  
**Assets held in trust**  
9 8 1 0 Securities and valuables of clients for safekeeping  
9 8 2 0 Other assets held for safekeeping  
9 8 3 0 Managed securities  
9 8 4 0 Other managed assets - including agency loans  
9 9 0 0 Memorandum Account  
9 9 1 0 Memorandum Account  
9 9 2 0 Memorandum Account  
9 9 3 0 Memorandum Account  
9 9 4 0 Memorandum Account  
9 9 5 0 Memorandum Account  
9 9 6 0 Memorandum Account  
9 9 7 0 Memorandum Account  
9 9 8 0 Memorandum Account  
9 9 9 0 Other liabilities off balance sheet items in EUR  
9 9 9 1 Other liabilities off balance sheet items in other foreign currencies

X- amount that is used for the control and is mapped into Balance Sheet and P&L statement

Mark	Account to be divided	Balance Sheet of P&L Statement positior	Debit	Credit	Balance	Difference compared to the Data sheet
1	1015	2 BS and M-KL1 C) position 1				
2	1015	2 BS and M-KL1 C) position 2				
3	1015	3 BS and M-KL1 C) position 30				
1	1019	1 BS and M-ND position 6			X	
2	1019	2 BS and M-KL1 E) position 1			X	
3	1019	2 BS and M-KL1 E) position 2				
4	1019	3 BS and M-KL1 E) position 30				
1	1128	2 BS and M-KL1 A) position 2			X	
2	1128	3 BS and M-KL1 A) position 6			X	
1	1129	2 BS and M-KL1 A) position 2			X	
2	1129	3 BS and M-KL1 A) position 6			X	
1	1130	2 BS and M-KL1 A) position 2			X	
2	1130	3 BS and M-KL1 A) position 6			X	
1	1131	2 BS and M-KL1 A) position 2			X	
2	1131	3 BS and M-KL1 A) position 6			X	
1	1149	2 BS and M-KL1 E) position 1			X	
2	1149	2 BS and M-KL1 E) position 2			X	
3	1149	3 BS and M-KL1 E) position 5				
4	1149	3 BS and M-KL1 E) position 6				
1	1151	2 BS and M-KL1 C) position 1				
2	1151	2 BS and M-KL1 C) position 2				
3	1151	3 BS and M-KL1 C) position 30				
1	1159	2 BS and M-KL1 E) position 1				
2	1159	2 BS and M-KL1 E) position 2				
3	1159	3 BS and M-KL1 E) position 30				
1	1205	2 BS and M-KL1 B) position 2			X	
2	1205	3 BS and M-KL1 B) position 6			X	
1	1219	2 BS and M-KL1 D) position 1			X	
2	1219	2 BS and M-KL1 D) position 2			X	
3	1219	3 BS and M-KL1 D) position 3				
4	1219	3 BS and M-KL1 D) position 4				
5	1219	3 BS and M-KL1 D) position 5				
6	1219	3 BS and M-KL1 D) position 6				
7	1219	3 BS and M-KL1 D) position 7				
8	1219	3 BS and M-KL1 D) position 8				
9	1219	3 BS and M-KL1 D) position 30				
1	1266	3 BS and M-KL1 B) position 26				
2	1266	3 BS and M-KL1 B) position 28				
1	1267	3 BS and M-KL1 B) position 27				
2	1267	3 BS and M-KL1 B) position 29				
1	1269	3 BS and M-KL1 D) position 11				
2	1269	3 BS and M-KL1 D) position 12				
3	1269	3 BS and M-KL1 D) position 13				
4	1269	3 BS and M-KL1 D) position 14				
5	1269	3 BS and M-KL1 D) position 15				
6	1269	3 BS and M-KL1 D) position 22				
7	1269	3 BS and M-KL1 D) position 23				
8	1269	3 BS and M-KL1 D) position 24				
9	1269	3 BS and M-KL1 D) position 25				
10	1269	3 BS and M-KL1 D) position 26				
11	1269	3 BS and M-KL1 D) position 27				
12	1269	3 BS and M-KL1 D) position 28				
13	1269	3 BS and M-KL1 D) position 29				
14	1269	3 BS and M-KL1 D) position 30				
1	1278	3 BS and M-KL1 B) position 19				
2	1278	3 BS and M-KL1 B) position 20				
1	1279	3 BS and M-KL1 D) position 16				
2	1279	3 BS and M-KL1 D) position 17				
3	1279	3 BS and M-KL1 D) position 18				
4	1279	3 BS and M-KL1 D) position 19				
5	1279	3 BS and M-KL1 D) position 20				
1	1289	3 BS and M-KL1 D) position 9				
2	1289	3 BS and M-KL1 D) position 10				
3	1289	3 BS and M-KL1 D) position 21				
4	1289	3 BS and M-KL1 D) position 30				

1	1411	2 BS and M-KL1 C) position 1	
2	1411	2 BS and M-KL1 C) position 2	
3	1411	3 BS and M-KL1 C) position 30	
1	1412	2 BS and M-KL1 C) position 1	
2	1412	2 BS and M-KL1 C) position 2	
3	1412	3 BS and M-KL1 C) position 30	
1	1419	2 BS and M-KL1 E) position 1	
2	1419	2 BS and M-KL1 E) position 2	
3	1419	3 BS and M-KL1 E) position 30	
1	1502	3 BS and M-KL1 C) position 11	
2	1502	3 BS and M-KL1 C) position 12	
1	1507	3 BS and M-KL1 C) position 3	
2	1507	3 BS and M-KL1 C) position 5	
3	1507	3 BS and M-KL1 C) position 7	
1	1508	3 BS and M-KL1 C) position 4	
2	1508	3 BS and M-KL1 C) position 6	
3	1508	3 BS and M-KL1 C) position 8	
1	1519	2 BS and M-KL1 E) position 1	X
2	1519	2 BS and M-KL1 E) position 2	X
3	1519	3 BS and M-KL1 E) position 3	
4	1519	3 BS and M-KL1 E) position 4	
5	1519	3 BS and M-KL1 E) position 5	
6	1519	3 BS and M-KL1 E) position 6	
7	1519	3 BS and M-KL1 E) position 7	
8	1519	3 BS and M-KL1 E) position 8	
9	1519	3 BS and M-KL1 E) position 11	
10	1519	3 BS and M-KL1 E) position 12	
11	1519	3 BS and M-KL1 E) position 13	
12	1519	3 BS and M-KL1 E) position 14	
13	1519	3 BS and M-KL1 E) position 15	
14	1519	3 BS and M-KL1 E) position 16	
15	1519	3 BS and M-KL1 E) position 17	
16	1519	3 BS and M-KL1 E) position 18	
17	1519	3 BS and M-KL1 E) position 24	
18	1519	3 BS and M-KL1 E) position 25	
19	1519	3 BS and M-KL1 E) position 30	
1	1901	2 BS	X
2	1901	3 BS	X
1	1902	5 BS and M-HOV_AF position B)	
2	1902	6 BS and M-HOV_AF position M)	
3	1902	7 BS and M-HOV_AF position J)	
4	1902	8a BS and M-HOV_AF position G)	
5	1902	8b BS and M-HOV_AA position C)	
1	1903	2 BS	X
2	1903	3 BS	X
1	1904	2 BS	X
2	1904	3 BS	X
1	1905	2 BS	X
2	1905	3 BS	X
1	1906	2 BS	X
2	1906	3 BS	X
1	1907	2 BS	X
2	1907	3 BS	X
1	1909	1 BS and M-ND position 8	X
2	1909	2 BS and M-KL1 position F/A	
3	1909	3 BS and M-KL1 position F/B	
4	1909	3 BS and M-KL1 position F/C	
5	1909	8a BS and M-HOV_AF position G)	X
6	1909	8b BS and M-HOV_AA position C)	X
1	1929	16 BS	X
2	1929	17 BS	X
1	1932	2 BS	X
2	1932	3 BS	X
1	1933	5 BS and M-HOV_AF position B)	
2	1933	6 BS and M-HOV_AF position M)	
3	1933	7 BS and M-HOV_AF position J)	
4	1933	8a BS and M-HOV_AF position G)	
5	1933	8b BS and M-HOV_AA position D)	
1	1934	2 BS	X

2	1934	3 BS	X
1	1935	2 BS	X
2	1935	3 BS	X
1	1936	2 BS	X
2	1936	3 BS	X
1	1937	2 BS	X
2	1937	3 BS	X
1	1939	2 BS and M-KL1 position G/A	X
2	1939	3 BS and M-KL1 position G/B	X
3	1939	3 BS and M-KL1 position G/C	
4	1939	8a BS and M-HOV_AF position G)	X
5	1939	8b BS and M-HOV_AA position D)	X
1	1941	2 BS	X
2	1941	3 BS	X
1	1942	5 BS and M-HOV_AF position B)	
2	1942	6 BS and M-HOV_AF position M)	
3	1942	7 BS and M-HOV_AF position J)	
4	1942	8a BS and M-HOV_AF position G)	
5	1942	8b BS and M-HOV_AA position D)	
1	1943	2 BS	X
2	1943	3 BS	X
1	1944	2 BS	X
2	1944	3 BS	X
1	1945	2 BS	X
2	1945	3 BS	X
1	1946	2 BS	X
2	1946	3 BS	X
1	2118	21 BS	X
2	2118	22 BS	X
1	2138	21 BS	X
2	2138	22 BS	X
1	2151	21 BS	
2	2151	22 BS	
1	2315	20 BS and M-D A) and B) position 4	
2	2315	20 BS and M-D A) and B) position 6	
3	2315	20 BS and M-D A) and B) position 8	
1	2316	20 BS and M-D A) and B) position 4	
2	2316	20 BS and M-D A) and B) position 6	
3	2316	20 BS and M-D A) and B) position 8	
1	2409	20 BS and M-D A) and B) position 3	
2	2409	20 BS and M-D A) and B) position 7	
1	2410	20 BS and M-D A) and B) position 3	
2	2410	20 BS and M-D A) and B) position 7	
1	2411	20 BS and M-D A) and B) position 4	
2	2411	20 BS and M-D A) and B) position 8	
1	2412	20 BS and M-D A) and B) position 4	
2	2412	20 BS and M-D A) and B) position 8	
1	2431	20 BS and M-D A) and B) position 19	
2	2431	20 BS and M-D A) and B) position 20	
1	2432	20 BS and M-D A) and B) position 19	
2	2432	20 BS and M-D A) and B) position 20	
1	2515	20 BS and M-D A) and B) position 4	
2	2515	20 BS and M-D A) and B) position 6	
3	2515	20 BS and M-D A) and B) position 8	
1	2516	20 BS and M-D A) and B) position 4	
2	2516	20 BS and M-D A) and B) position 6	
3	2516	20 BS and M-D A) and B) position 8	
1	2805	26 BS and M-HOV_PF position 3	
2	2805	26 BS and M-HOV_PF position 5	
1	2806	26 BS and M-HOV_PF position 4	
2	2806	26 BS and M-HOV_PF position 6	
1	2901	19 BS	X
2	2901	20 BS	X
1	2902	24 BS and M-HOV_PF position K)	
2	2902	26 BS and M-HOV_PF position B)	
1	2903	21 BS	X
2	2903	22 BS	X
1	2904	21 BS and M-P position B)	
2	2904	22 BS and M-P position B)	



3	2904	23 BS and M-HOV_PF position E)				
4	2904	24 BS and M-HOV_PF position K)				
5	2904	25 BS and M-HOV_PF position H)				
6	2904	26 BS and M-HOV_PF position B)				
7	2904	31 BS				
1	2906	23 BS and M-HOV_PF position E)				
2	2906	25 BS and M-HOV_PF position H)				
1	2941	21 BS				
2	2941	22 BS				
1	2942	24 BS and M-HOV_PF position K)				
2	2942	26 BS and M-HOV_PF position B)				
1	2943	19 BS				X
2	2943	20 BS				X
1	2945	23 BS and M-HOV_PF position E)				
2	2945	25 BS and M-HOV_PF position H)				
1	2951	21 BS				
2	2951	22 BS				
1	2952	24 BS and M-HOV_PF position K)				
2	2952	26 BS and M-HOV_PF position B)				
1	2953	19 BS				X
2	2953	20 BS				X
1	4916	Fee and commission income		X		P&L
2	4916	Fee and commission expense	X			
1	4917	Fee and commission income		X		
2	4917	Fee and commission expense	X			
1	4894	<b>Other expenses</b>	X			
2	4894	<b>Other income</b>		X		
1	4896	<b>Other expenses</b>	X			
2	4896	<b>Other income</b>		X		
1	4897	<b>Other expenses</b>	X			
2	4897	<b>Other income</b>		X		

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**BALANCE SHEET**

FORM M-BS

(000 €)

Number	ASSETS	
1.	Cash and deposit accounts with central banks	
2.	Loans and receivables from banks	
3.	Loans and receivables from clients	
4.	Assets held for sale	
5.	Financial assets held for trading	
6.	Other assets carried at fair value through profit and loss	
7.	Derivative financial assets used as security instrument	
8.	Investment securities	
8.a.	- available for sale	
8.b.	- held to maturity	
9.	Investments in associates and joint ventures under equity method	
10.	Investments in subsidiaries	
11.	Investment properties	
12.	Properties, plant and equipment	
13.	Intangible assets	
14.	Current tax assets	
15.	Deferred tax assets	
16.	Other financial receivables	
17.	Other business receivables	
18.	<b>TOTAL ASSETS:</b>	
	<b>LIABILITIES AND CAPITAL</b>	
19.	Deposits of banks	
20.	Deposits of clients	
21.	Borrowings from banks	
22.	Borrowings from other clients	
23.	Financial liabilities held for trading	
24.	Financial liabilities carried at fair value through profit and loss	
25.	Derivative financial liabilities used as security instrument	
26.	Debt securities issued	
27.	Provisions	
28.	Current tax liabilities	
29.	Deferred tax liabilities	
30.	Other liabilities	
31.	Subordinated debt	
32.	<b>TOTAL LIABILITIES:</b>	
	<b>CAPITAL</b>	
33.	Share capital	
34.	Premiums issued	
35.	Undistributed profit	
36.	Current year profit/loss	
37.	Other reserves	
38.	<b>Interest without controlling influence in capital</b>	
39.	<b>TOTAL CAPITAL: (33. to 38.)</b>	
40.	<b>TOTAL LIABILITIES AND CAPITAL: (32. + 39.)</b>	

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**BALANCE SHEET**

FORM M-BS1  
(000 €)

Number	ASSETS	
1.	Cash and deposit accounts with banks and other depository institutions	
1.a.	Cash and non interest-bearing deposits	
1.b.	Interest-bearing deposits	
1.c.	Client's funds from custody operations	
2.	Trading and available for sale assets, not stocks, and assets carried at fair value through profit and loss	
2.a.	Trading assets, not stocks	
2.b.	Available for sale assets, not stocks	
2.c.	Derivative financial assets held for trading	
2.d.	Derivative financial assets used as security instrument (fair value)	
2.e.	Securities carried at fair value through profit and loss	
3.	Securities purchased under agreement to resell	
4.	Loans and lease operations	
4.a.	Less: Value adjustment of loans	
4.b.	Loans and lease operations, net of loss provisions	
5.	Securities held to maturity	
6.	Factoring and forfaiting	
7.	Receivables from custody operations	
8.	Business premise and other fixed assets	
9.	Assets held for sale	
10.	Equity investments in other legal persons	
11.	Other assets	
12.	<b>LESS: Value adjustment of other assets (except position 4.a.)</b>	
13.	<b>TOTAL ASSETS:</b>	
	<b>LIABILITIES AND CAPITAL</b>	
14.	Deposits	
14.a.	Non interest-bearing deposits	
14.b.	Interest-bearing deposits	
15.	Securities sold under agreement to repurchase	
16.	Liabilities based on custody operations	
17.	Liabilities on loans and securities issued (borrowings)	
17.a.	Short-term borrowings - less than one year	
17.b.	Long-term borrowings - over one year	
17.c.	Liabilities on securities issued	
18.	Financial liabilities carried at fair value through profit and loss	
19.	Derivative financial liabilities held for trading (fair value)	
20.	Derivative financial liabilities used as security instruments (fair value)	
21.	Other liabilities	
22.	Provisions for loan losses on off-balance sheet assets	
23.	Subordinated debt and hybrid instruments	
24.	<b>TOTAL LIABILITIES:</b>	
25.	<b>MINORITY SHAREHOLDERS INTEREST</b>	
	<b>CAPITAL</b>	
26.	Preferred shares	
27.	Common shares	
28.	Premiums issued	
29.	Undistributed profit/loss	
30.	Other capital	
31.	<b>TOTAL CAPITAL: (26. to 30.)</b>	
32.	<b>TOTAL LIABILITIES AND CAPITAL: (24. + 25. + 31.)</b>	

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**PROFIT AND LOSS STATEMENT**

FORM M-BU

(000 €)

	POSITION	
1.	Interest income and similar income	
2.	Interest expense and similar expenses	
3.	<b>NET INTEREST INCOME (1- 2)</b>	
4.	Income from dividends	
5.	Allowances for impairment	
6.	Provision expenses	
7.	Fee and commission income	
8.	Fee and commission expense	
9.	<b>NET FEE AND COMMISSION INCOME (7- 8)</b>	
10.	Net gains/losses from financial instruments held for trading	
11.	Net gains/losses from financial instruments carried at fair value through profit and loss	
12.	Net gains/losses from investment securities	
13.	Change in fair value in hedge accounting	
14.	Net gains/losses from FX revaluation	
15.	Employee expenses	
16.	Overhead and administrative expenses	
17.	Depreciation expenses	
18.	Other expenses	
19.	Other income	
20.	<b>OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)</b>	
21.	Profit tax	
22.	<b>NET PROFIT/LOSS 20 - 21)</b>	

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**REPORT ON OTHER COMPREHENSIVE INCOME**

FORM M-UOR

(000 €)

Number	Position	Total:
1.	Net profit/loss	
2.	<b>Other comprehensive income (3+4+7+10+11-12)</b>	
3.	Items relating for foreign exchange changes	
4.	<b>Net profit / loss based on available for sale financial assets</b>	
5.	Unrealised net gains/losses based on available for sale financial assets, before tax	
6.	Net reclassification adjustments relating to realised net gains/losses, before tax	
7.	<b>Cash flow hedges</b>	
8.	Net gains/losses relating to hedging instruments recognised directly through capital, before tax	
9.	Net reclassification adjustments relating to realised net gains/losses, before tax	
10.	Actuarial gains/losses relating to long-term employee benefits	
11.	Revaluation of property, plant and equipment	
12.	Income tax relating to other comprehensive income components	
13.	<b>TOTAL (1 - 2)</b>	

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/ name and family name / signature / phone number of authorised person /

**Prepared by:**

**Approved by:**

/ bank's name /

/registration number/

FORM SSB

## REPORT ON BANK'S OWN FUNDS

(000 €)

I/A	Core elements of own funds	Position	Amount
1.	Paid-in share capital at nominal value, excluding cumulative preferential shares	1	
2.	Collected issue premiums, excluding issue premiums based on cumulative preferential shares	2	
3.	Reserves established against post-tax income (legal, statutory, and other reserves)	3	
3a	Provisions for estimated losses under regulatory requirement, allocated in accordance with the decision governing minimum standards for credit risk management in banks	3a	
4.	Undistributed prior years profit which shareholders' assembly decided to include in core capital deducted by corresponding income tax and other foreseeable expenses	4	
5.	Current year income (if the conditions under Article 4 of the Decision on Capital Adequacy have been met)	5	
6	<b>Total (positions 1+2+3+3a+4+5)</b>	<b>6</b>	
<b>I/B Deductible items in the calculation of core capital</b>			
1.	Prior years' losses	7	
2.	Current year loss	8	
3	Intangible assets such as goodwill, licenses, patents, trademarks and concessions,	9	
4	Nominal amount of acquired own shares, excluding cumulative preferential shares	10	
5.	Unrealised loss on fair value adjustment of financial assets available for sale (fair value)	11	
6.	Positive difference between the amount of calculated loan loss provisions and the sum of the amount of allowances for impairment on balance sheet and provisioning for off-balance sheet items	12	
7	Excess of limit in investing in real estates and fixed assets specified under special regulation of the Central Bank	13	
8	<b>Total (positions 7+ 8+9+10+11+12+13)</b>	<b>14</b>	
<b>I/C Core capital (core elements of own funds less deductible items, positions 6-14)</b>		<b>15</b>	
<b>II/A Supplementary elements of own funds to be included in the supplementary capital</b>			
1.	Nominal value of paid-in cumulative preferential shares	16	
2	Paid issue premiums based on cumulative preferential shares	17	
3.	General reserves up to 1.25% of total risk weighted assets at a maximum	18	
4	Subordinated debt (meeting the requirements set out under Article 6 of the Decision)	19	
5	Hybrid instruments (meeting the requirements under Article 7 of the Decision)	20	
6	Revaluation reserves	21	
7.	<b>Total (positions 16+17+18+19+20+21)</b>	<b>22</b>	
<b>II/B Deductible items in the calculation of supplementary capital</b>			
1.	Acquired own cumulative preferential shares	23	
2.	Receivables and contingent liabilities secured by hybrid instruments or subordinated debt up to the amount these instruments have been included in supplementary capital	24	
3.	<b>Total (positions 23+24)</b>	<b>25</b>	
<b>II/C Supplementary capital (supplementary elements of own funds less deductible items, positions 22-25)</b>		<b>26</b>	
<b>II/D Supplementary capital to be included in own funds, Article 8 of the Decision</b>		<b>27</b>	
<b>IIIA Own funds (core capital+supplementary capital to be included in own funds) prior deductible items</b>		<b>28</b>	
<b>III/B Deductions from own funds</b>			
1.	Direct or indirect holdings in other bank or credit or financial institutions, which exceed 10% of their capital	29	
2.	Investments in subordinated debt and hybrid instruments of other banks or other credit or financial institutions in which the bank has direct or indirect holdings exceeding 10% of their capital	30	
3.	Total amount of direct or indirect holdings in other banks or other credit or financial institutions up to 10% of their capital and investments in subordinated debt and hybrid instruments not covered under point 2) of this paragraph, if these holdings exceed 10% of the bank's own funds prior to deductions performed under this Article;	31	
4	Direct or indirect holdings in insurance companies, reinsurance companies or insurance holding companies exceeding 10% of their capital, prior to deductions performed in accordance with Article 9 of the Decision	32	
5	Direct or indirect holdings in non-financial legal person exceeding 10% of own funds of a bank, prior to deductions performed in accordance with Article 9 of the Decision	33	
6	Direct and indirect holdings in non-financial legal person, exceeding 30% of bank's own funds, prior to deductions performed under this Article;	34	
7	Claims on and contingent liabilities to legal persons connected with a bank provided that those claims or contingent liabilities have been established under more favourable terms than those usually offered to other persons that are not connected with the bank;	35	
8	Claims and contingent liabilities secured by shares of other banks or other credit or financial institutions not quoted on the officially recognized stock exchanges under Attachment 1 of the Decision	36	
9	The exposure amount of securitisation positions, determined as deductible item of own funds as set out in the part of the Decision regulating securitization	37	
<b>III/C Total deductions from own funds (positions 29+30+31+32+33+34+35+36+37)</b>		<b>38</b>	
<b>IV Core capital deducted by 50% of deductions from own funds (position 38)</b>		<b>39</b>	
<b>V Supplementary capital deducted by 50% of deductions from own funds (position 38)</b>		<b>40</b>	
<b>VI Core capital deducted as needed, Article 9 paragraph 3 of the Decision</b>		<b>41</b>	
<b>VII OWN FUNDS (Core capital + Supplementary capital) (V+VI)</b>		<b>42</b>	

## IMPORTANT NOTES

1	Article 4 of the Decision - When calculating own funds, bank shall adhere to the following ratios: 1) the total amount of supplementary capital may not exceed the amount of bank core capital; 2) the total sum of subordinated debt and cumulative preferential shares may not exceed 50% of core capital.
2	Article 10 of the Decision - Bank may include subordinated debt and hybrid instrument in supplementary capital only if it delivers to the Central Bank the evidence that requirements for the inclusion of subordinated debt and/or hybrid instruments set out under Articles 6 or 7 of the Decision have been met.
3	Article 9 of the Decision - Bank shall not include in its own funds: 1) gain or loss on liabilities valued at fair value due to changes in the bank's credit quality rating; 2) reserves from cash flow hedges of positions previously measured at amortised cost and cash flow hedges related to unplanned transactions; 3) unrealised gain from investment property and from financial instruments available for sale
4	Article 9 of the Decision - Deductible items under paragraph 1 of this Article shall be deducted from core and supplementary capital where 50% of total amount of deductible items are deducted from core capital and 50% from supplementary capital of the bank.
5	Article 9 of the Decision - By way of exception from paragraph 2 of this Article, if 50% of total amount of deductible items exceeds supplementary capital, the difference above the amount of supplementary capital shall be deducted from core capital.
6	Article 9 of the Decision - Investments of a bank referred to in paragraph 1 points 1)-3) of this Article shall not be treated by a bank as deductible item when calculating supplementary capital if those investments are of temporary character and if bank still holds them to provide financial assistance for reorganisation or improvement of financial situation of an entity of the investments concerned.

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## REPORT ON WEIGHTED BALANCE SHEET ASSETS

FORM PBA

(000 €)

Name of receivable	Gross exposures	Provisions (higher of calculated provisions or value adjustments)	Exposure amount	Risk weighted exposure amount	Position
	1	2	3=1-2	4	5
<b>Risk weight 0%</b>					
1 Exposure to European Central Bank					1
2 Exposures to central governments, central banks, administrative bodies and non-profit organisations treated as central government when determining risk weight and for which the bank uses rating assigned by recognised external institution that would qualify for credit quality step 1					2
3 Exposures to central governments, central banks, administrative bodies and non-profit organisations treated as central government when determining risk weight and for which the bank uses rating assigned by recognised export credit agency that would qualify for credit quality steps 0 and 1					3
4 Exposure to central government in Montenegro and to the CBCG					4
5 Exposures to multilateral development banks (Article 25 of the Decision on Capital Adequacy) - hereinafter: the Decision					5
6 Exposures to international organisations (Article 26 of the Decision)					6
7 Cash and cash equivalents					7
8 Gold bullions in the bank's vault or deposited elsewhere as security for bank's obligations					8
9 Exposures subject to credit protection which meet the criteria for risk weight 0% (Article 102 paragraph 1, Article 103 point 1, Article 104 of the Decision)					9
10 A portion of exposure covered by recognised guarantee or other forms of unfunded credit protection that meet the criteria for risk weight 0% in accordance with Article 119 of the Decision					10
<b>Risk weight 10%</b>					
1 Exposures in the form of covered bonds that meet the criteria under Article 45, point 1					11
2 Exposures subject to credit protection that meet the criteria for assigning 10% risk weights (Article 102 paragraph 2, Article 103 point 2 of the Decision)					12
<b>Risk weight 20%</b>					
1 Exposures to central governments, central banks, administrative bodies and non-profit organisations treated as central governments when determining risk weight and for which the bank uses rating assigned by recognised external institution that would qualify for credit quality step 2					13
2 Exposures to central governments, central banks, administrative bodies and non-profit organisations treated as central governments when determining risk weight and for which the bank uses rating assigned by recognised export credit agency that would qualify for credit quality step 2					14
3 Exposures to institutions, regional or local self-government units (Article 22 of the Decision), administrative bodies and non-profit organisations (Article 24, paragraph 1, point 2 of the Decision), multilateral development banks (Article 25 paragraph 2 of the Decision) for which the bank uses rating assigned by recognised external institution with original or residual maturity longer than three months that would qualify for credit quality step 1					15
4 Exposures to institutions, regional or local self-government units (Article 22 of the Decision), administrative bodies and non-profit organisations (Article 24, paragraph 1, point 2 of the Decision), multilateral development banks (Article 25 paragraph 2 of the Decision) for which the bank uses rating assigned by recognised external institution with original or residual maturity up to three months that would qualify for credit quality step 1, 2 or 3					16
5 Exposures to institutions, regional or local self-government units (Article 22 of the Decision), administrative bodies and non-profit organisations (Article 24, paragraph 1, point 2 of the Decision), multilateral development banks (Article 25 paragraph 2 of the Decision) for which the bank does not use rating assigned by recognised external institution with original or residual maturity up to three months (or risk weight assigned to exposures to central government of the jurisdiction in which the institution is incorporated, if it is higher)					17
6 Exposures in the form of covered bonds that meet the criteria under Article 45 point 2					18
7 Exposures to companies for which the bank uses credit rating assigned by recognised external institution that would qualify for credit quality step 1					19
8 Short-term exposures to institutions and companies with credit rating (short-term issuer rating) assigned by recognised external institution that would qualify for credit quality step 1 (Article 51 of the Decision)					20
9 Exposures in the form of equity participations in investment funds for which the bank uses rating assigned by recognised external institution that would qualify for credit quality step 1 (Article 52 of the Decision)					21
10 Exposures of securitisation positions that would qualify for credit quality step 1 (Article 154 of the Decision)					22
11 Cash in transit					23
12 A portion of exposure secured up to market value of recognised collateral if the criteria for assigning 20% risk weight have been met under Article 101					24
13 A portion of exposure covered by a guarantee and other forms of unfunded credit protection that meets the criteria for assigning 20% risk weight under Article 119 of the Decision					25
<b>Risk weight 35%</b>					
1 Exposures secured by residential properties that meet the criteria under Article 37 of the Decision					26
2 Exposure of the bank under lease agreement on residential property if the criteria under Article 37 paragraph 2 of the Decision have been met					27
<b>Risk weight 50%</b>					
1 Exposures to central governments, central banks, administrative bodies and non-profit organisations treated as central governments when determining risk weights, for which the bank uses rating assigned by recognised external institution that would qualify for credit quality step 3					28
2 Exposures to central governments, central banks, administrative bodies and non-profit organisations treated as central governments when determining risk weights, for which the bank uses rating assigned by recognised export credit agency that would qualify for credit quality step 3					29
3 Exposures to institutions, regional or local self-government units (Article 22 of the Decision), administrative bodies and non-profit organisations (Article 24, paragraph 1, point 2 of the Decision), multilateral development banks (Article 25 paragraph 2 of the Decision) for which the bank uses rating assigned by recognised external institution with original or residual maturity longer than three months that would qualify for credit quality step 2 or 3					30
4 Exposures to institutions, regional or local self-government units (Article 22 of the Decision), administrative bodies and non-profit organisations (Article 24, paragraph 1, point 2 of the Decision), multilateral development banks (Article 25 paragraph 2 of the Decision) for which the bank uses rating assigned by recognised external institution with original or residual maturity up to three months that would qualify for credit quality step 4 or 5					31
5 Exposures to institutions, regional or local self-government units (Article 22 of the Decision), administrative bodies and non-profit organisations (Article 24, paragraph 1, point 2 of the Decision), multilateral development banks (Article 25 paragraph 2 of the Decision) for which the bank does not use rating assigned by recognised external institution with original or residual maturity longer than three months (or risk weight assigned to exposures to central government of the jurisdiction in which the institution is incorporated, if it is higher)					32
6 Exposures to companies for which the bank uses credit rating assigned by recognised external institution that would qualify for credit quality step 2					33
7 Exposures secured by mortgage or fiduciary on commercial property in Montenegro up to 50% of its market value (Article 38 paragraph 1 point 1 of the Decision)					34
8 Exposure of the bank based on lease agreement on commercial property up to 50% of its market value if the criteria under Article 38 paragraph 3 of the Decision have been met					35
9 Exposures or parts of outstanding exposures (longer than 90 days) secured by properties under Article 35 paragraph 1 points 1 and 2 of the Decision that meet the criteria under Article 42 paragraph 4					36
10 Exposures in the form of covered bonds that meet the criteria under Article 45 point 3					37
11 Short-term exposures to institutions that have credit rating (short-term issuer rating) assigned by recognised external institution that would qualify for credit quality step 2 (Article 51 of the Decision)					38
12 Short-term exposures to companies that have credit rating (short-term issuer rating) assigned by recognised external institution that would qualify for credit quality step 2 (Article 51 of the Decision)					39
13 Exposures fully secured by mortgage or fiduciary on commercial properties at the territory of EU member states (part of exposures determined in accordance with Article 39 of the Decision)					40
14 Exposures in the form of equity participations in investment funds for which the bank uses rating assigned by recognised external institution that would qualify for credit quality step 2 (Article 52 of the Decision)					41
15 Exposures of securitisation positions that would qualify for credit quality step 2 (Article 154 of the Decision)					42
16 A portion of exposure secured up to market value of recognised collateral if the criteria for assigning 50% risk weight have been met under Article 101					43
17 A portion of exposure covered by a guarantee and other forms of unfunded credit protection that meets the criteria for assigning 50% risk weight under Article 119 of the Decision					44
<b>Risk weight 75%</b>					
1 Exposure to natural persons, medium and small enterprises (if the criteria under Article 34 of the Decision have been met)					45
<b>Risk weight 100%</b>					
1 Exposures to central governments, central banks, administrative bodies and non-profit organisations treated as central governments when determining risk weights, for which the bank uses rating assigned by recognised external institution that would qualify for credit quality steps 4 and 5					46
2 Exposures to central governments, central banks, administrative bodies and non-profit organisations treated as central governments when determining risk weights, for which the bank uses rating assigned by recognised export credit agency that would qualify for credit quality steps 4, 5 and 6					47

3	Exposures to central governments, central banks for which the bank does not use credit rating assigned by recognised external institution or export credit agency				48
4	Exposure to public sector entities under Article 24 paragraph 2 of the Decision				49
5	Exposures to institutions, regional or local self-government units (Article 22 of the Decision), administrative bodies and non-profit organisations (Article 24, paragraph 1, point 2 of the Decision), multilateral development banks (Article 25 paragraph 2 of the Decision) for which the bank uses rating assigned by recognised external institution with original or residual maturity longer than three months that would qualify for credit quality step 4 or 5				50
6	Participating interests or investments in other elements of own funds of other credit institutions, unless they represent deductible item in calculation of bank's own funds (Article 31 of the Decision)				51
7	Exposures to companies for which the bank uses credit rating assigned by recognised external institution that would qualify for credit quality step 3 or 4				52
8	Exposure to companies for which rating assigned by recognised external institutions is not used under the criteria set forth in Article 32 paragraph 2 of the Decision				53
9	Exposures secured by mortgage or fiduciary on commercial property in Montenegro that exceeds 50% of its market value (Article 38 paragraph 1 point 2 of the Decision)				54
10	Exposures of the bank based on lease agreement on commercial property that exceeds 50% of its market value if the criteria under Article 38 paragraph 3 of the Decision have been met				55
11	Other exposures secured by properties (which do not meet classification criteria under Article 35 paragraph 1 points 1 and 2)				56
12	Exposures or parts of outstanding exposure (longer than 90 days) not secured by collateral, if allocated loan loss provisions exceed 20% of unsecured part of total exposure				57
13	Exposures or parts of outstanding exposures (longer than 90 days) secured by properties under Article 35 paragraph 1 points 1 and 2 reduced by provisions for estimated losses (Article 42 paragraph 3 of the Decision)				58
14	Exposures in the form of covered bonds that meet the criteria under Article 45 point 4				59
15	Short-term exposures to institutions that have credit rating (short-term issuer rating) assigned by recognised external institution that would qualify for credit quality step 5 (Article 51 of the Decision)				60
16	Short-term exposures to companies that have credit rating (short-term issuer rating) assigned by recognised external institution that would qualify for credit quality step 5 (Article 51 of the Decision)				61
17	Exposures in the form of equity participations in investment funds for which the bank uses rating assigned by recognised external institution that would qualify for credit quality step 3 or 4 (Article 52 of the Decision)				62
18	Exposures in the form of equity participations in investment funds for which the bank does not use rating assigned by recognised external institution (Article 52 paragraph 1 point 2 of the Decision)				63
19	Equity investments and other participations, except where deducted from own funds (Article 58 of the Decision)				64
20	Tangible assets (land, buildings, equipment, prepayments for tangible assets and tangible assets in course of construction (Article 62 of the Decision))				65
21	Exposures other than those prescribed in this Decision (Article 63 of the Decision)				66
22	Exposures of securitisation positions that would qualify for credit quality step 3 (Article 154 of the Decision)				67
23	A portion of exposure secured up to market value of recognised collateral if the criteria for assigning 100% risk weight have been met under Article 101				68
24	A portion of exposure covered by a guarantee and other forms of unfunded credit protection that meets the criteria for assigning 100% risk weight under Article 119 of the Decision				69
	<b>Risk weight 150%</b>				
1	Exposures to central governments, central banks, administrative bodies and non-profit organisations treated as central governments when determining risk weights, for which the bank uses rating assigned by recognised external institution that would qualify for credit quality step 6				70
2	Exposures to central governments, central banks, administrative bodies and non-profit organisations treated as central governments when determining risk weights, for which the bank uses rating assigned by recognised export credit agency that would qualify for credit quality steps 7				71
3	Exposures to institutions, regional or local self-government units (Article 22 of the Decision), for which the bank uses rating assigned by recognised external institution with original or residual maturity longer than three months that would qualify for credit quality step 6				72
4	Exposures to administrative bodies and non-profit organisations (Article 24, paragraph 1, point 2 of the Decision), multilateral development banks (Article 25 paragraph 2 of the Decision) for which the bank uses rating assigned by recognised external institution with original or residual maturity longer than three months that would qualify for credit quality step 6				73
5	Exposures to institutions, regional or local self-government units (Article 22 of the Decision) for which the bank uses rating assigned by recognised external institution with original or residual maturity up to three months that would qualify for credit quality step 6				74
6	Exposures to administrative bodies and non-profit organisations (Article 24, paragraph 1, point 2 of the Decision), multilateral development banks (Article 25 paragraph 2 of the Decision) for which the bank uses rating assigned by recognised external institution with original or residual maturity up to three months that would qualify for credit quality step 6				75
7	Exposures to companies for which bank uses credit rating assigned by recognised external institutions that would qualify for credit quality step 5 or 6				76
8	Exposures or parts of outstanding exposure (longer than 90 days) not secured by collateral, if allocated loan loss provisions do not exceed 20% of unsecured part of total exposure				77
9	High risk exposures in accordance with Articles 43 and 44 of the Decision				78
10	Short-term exposures to institutions that have credit rating (short-term issuer rating) assigned by recognised external institution that would qualify for credit quality step 5 or 6 (Article 51 of the Decision)				79
11	Short-term exposures to companies that have credit rating (short-term issuer rating) assigned by recognised external institution that would qualify for credit quality step 5 or 6 (Article 51 of the Decision)				80
12	Exposures in the form of equity participations in investment funds for which the bank uses rating assigned by recognised external institution that would qualify for credit quality step 5 or 6 (Article 52 of the Decision)				81
13	Exposures to open investment funds that bear high risk (Article 52 paragraph 2 of the Decision)				82
	<b>Risk weight 350%</b>				
1	Exposures of securitisation positions that would qualify for credit quality step 4 (Article 154 of the Decision)				83
	<b>TOTAL WEIGHTED BALANCE SHEET ASSETS</b>				<b>84</b>

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**REPORT ON WEIGHTED OFF BALANCE SHEET ITEMS**

No	Type of off-balance sheet items	Gross exposure							Provisions (higher amount of calculated provisions or provisions for off-balance sheet)						
		0%	20%	35%	50%	75%	100%	150%	0%	20%	35%	50%	75%	100%	150%
<b>Low risk</b>															
					1							2			
1.	Undrawn credit facilities (loan agreements, purchase securities, issue guarantees or acceptance facilities) that are unconditionally cancellable at any time without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness														
2.	Unconditionally cancellable retail credit lines (credit cards, overdrafts) for which terms permit a bank to cancel them to the full extent (unconditionally cancellable credit lines)														
3.	Exposures subject to funded and unfunded credit protection that meet the criteria for assigning 0% weight														
<b>Total amount of off-balance sheet items weighted by conversion factor 0%</b>															
<b>Medium to low risk</b>															
1.	Documentary letters of credit in which delivery acts as collateral and other self-liquidating instruments														
2.	Undrawn credit facilities with the original maturity up to one year which cannot be unconditionally cancelled at any time before prior notice, and undrawn credit facilities that cannot be automatically cancelled due to deterioration in a borrower's creditworthiness														
<b>Total amount of off-balance sheet items weighted by conversion factor 20%</b>															
<b>Medium risk</b>															
1.	Issued and confirmed documentary letters of credit (which do not represent a medium to low risk item)														
2.	Warranties and indemnities (including tender, performance, customs and tax bonds) and guarantees not having the character of credit substitutes														
3.	Irrevocable stand-by letters of credit not having the character of credit substitutes														
4.	Undrawn credit facilities (purchase of securities, issuing guarantees or acceptance facilities) with the original maturity of more than one year														
5.	Note issuance facilities (NIFs) and revolving underwriting facilities (RUFs)														
<b>Total amount of off-balance sheet items weighted by conversion factor 50%</b>															
<b>High risk</b>															
1.	Guarantees having the character of credit substitutes														
2.	Acceptances														
3.	Endorsements not bearing the name of another bank														
4.	Transactions with recourse														
5.	Irrevocable stand-by letters of credit having the character of credit substitutes														
6.	Assets purchased under outright forward purchase agreements														
7.	Forward deposits contracts														
8.	Unpaid portion of partly paid shares and securities														
9.	Asset sale and repurchase agreements														
10.	Other off balance sheet commitments also carrying risk														
<b>Total amount of off-balance sheet items weighted by conversion factor 100%</b>															
<b>TOTAL AMOUNT OF WEIGHTED OFF BALANCE SHEET ITEMS</b>															

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**REPORT ON CAPITAL REQUIREMENT FOR GENERAL RISK OF DEBT INSTRUMENTS (MATURITY-BASED METHOD)**

FORM OR1

(000 €)

No	Maturity band		Open position		Weight (%)	Weighted open position		Matched position on the maturity band	Unmatched weighted position in the maturity band	Matched position in the zone	Unmatched weighted position in the zone	
			Long	Short		Long	Short					
1	2 (interest rate ≥3%)	3 (interest rate <3%)	4	5	6	7 = 4 * 6	8 = 5 * 6	9	10	11	12	
1.	0 ≤ 1 month	0 ≤ 1 month			0,10%	0	0	0	0			
2.	>1 ≤ 3 months	>1 ≤ 3 months			0,20%	0	0	0	0			
3.	>3 ≤ 6 months	>3 ≤ 6 months			0,40%	0	0	0	0			
4.	>6 ≤ 12 months	>6 ≤ 12 months			0,70%	0	0	0	0			
<b>I Matched weighted position in Zone 1</b>											0	0
5.	>1 ≤ 2 years	>1 ≤ 1,9 years			1,25%	0	0	0	0			
6.	>2 ≤ 3 years	>1,9 ≤ 2,8 years			1,75%	0	0	0	0			
7.	>3 ≤ 4 years	>2,8 ≤ 3,6 years			2,25%	0	0	0	0			
<b>II Matched weighted position in Zone 2</b>											0	0
8.	>4 ≤ 5 years	>3,6 ≤ 4,3 years			2,75%	0	0	0	0			
9.	>5 ≤ 7 years	>4,3 ≤ 5,7 years			3,25%	0	0	0	0			
10.	>7 ≤ 10 years	>5,7 ≤ 7,3 years			3,75%	0	0	0	0			
11.	>10 ≤ 15 years	>7,3 ≤ 9,3 years			4,50%	0	0	0	0			
12.	>15 ≤ 20 years	>9,3 ≤ 10,6 years			5,25%	0	0	0	0			
13.	>20 years	>10,6 ≤ 12 years			6,00%	0	0	0	0			
14.		>12 ≤ 20 years			8,00%	0	0	0	0			
15.		>20 years			12,50%	0	0	0	0			
<b>III Matched weighted position in Zone 3</b>											0	0
<b>IV Matched weighted position for all maturity bands</b>											0	
<b>V Matched weighted position between Zones 1 and 2</b>											0	
<b>VI Matched weighted position between Zones 2 and 3</b>											0	
<b>VII Matched weighted position between Zones 1 and 3</b>											0	
<b>VIII Residual unmatched weighted position</b>											0	
<b>I. Capital requirement for general price risk based on debt securities in individual currency (10% of the amount from the row IV + 40% of the amount from the row I, column 11 + 30% of the amount from the row II, column 11 + 30% of the amount from the row III, column 11+ 40% of the amount from the row V + 40% of the amount from the row VI + 150% of the amount from the row VII + 100% of the amount from</b>											0	
<b>CAPITAL REQUIREMENT FOR GENERAL RISK OF DEBT INSTRUMENTS</b>												0

\* The report is submitted by the bank that applies the maturity-based method

**Note:**

- The bank shall fill out separate table for each currency which items are exposed to price risk.
- The value of positions (in columns 4 and 5) shall be calculated by discounting future cash flows of securities and applying risk free interest rate on appropriate currency. Discounting is not obligatory for securities with residual maturity less than one year, and for securities in currencies where there is no risk free yield curve. Market values of these securities are taken into account increased by outstanding interest.
- In columns 10 and 12 (unmatched positions by maturity bands and zones), the values are written with the sign (if the amount of long position is higher than the short position for that band or zone, unmatched weighted position shall have positive sign, which is omitted, and if the amount of short position is higher than the amount of long position for that band or zone, unmatched weighted position shall have negative sign, which is written in front of the amount). As for all other columns, the values are written without the sign, as positive numbers.
- Total capital requirement shall be sum of all capital requirements for all currencies.
- Calculated capital requirement shall be increased by 25%.

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**REPORT ON CAPITAL REQUIREMENT FOR GENERAL RISK OF DEBT INSTRUMENTS (DURATION-BASED METHOD)**

FORM OR2

(000 €)

No	Zone	Open position		Assumed change in interest rate (%)	Modified duration	Duration-weighted position		Matched duration-weighted position for the zone	Unmatched duration-weighted position for the zone	Matched duration-weighted position between zone 1 and 2	Matched duration-weighted position between zone 2 and 3	Matched duration-weighted position between zone 1 and 3	Residual unmatched duration-weighted position
		Long	Short			Long	Short						
		3	4			7=3*5*6	8=4*5*6						
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Zone 1	I	Modified duration longer than 0 and lower or equal to 1,0 year		1,00									
	1.1.						0	0					
	1.2.						0	0					
	1.3.						0	0					
	1.4.						0	0					
	1.5.						0	0					
	1.6.						0	0	0	0	0		
	1.7.						0	0					
	1.8.						0	0					
	1.9.						0	0					
	1.10.						0	0					
1.11.						0	0						
Zone 2	II	Modified duration longer than 1,0 and lower or equal to 3,6 years		0,85									
	2.1.						0	0					
	2.2.						0	0					
	2.3.						0	0					
	2.4.						0	0					
	2.5.						0	0					
	2.6.						0	0	0	0		0	
	2.7.						0	0					
	2.8.						0	0					
	2.9.						0	0					
	2.10.						0	0					
2.11.						0	0						
Zone 3	III	Modified duration longer than 3,6 years		0,70									
	3.1.						0	0					
	3.2.						0	0					
	3.3.						0	0					
	3.4.						0	0					
	3.5.						0	0					
	3.6.						0	0	0	0		0	0
	3.7.						0	0					
	3.8.						0	0					
	3.9.						0	0					
	3.10.						0	0					
3.11.						0	0						
IV	Matched duration-weighted position for each zone (sum of the amounts of rows I, II and III, column 9)							0					
V	Capital requirement for general risk of debt instruments in individual currency (2% of the amount from the row IV + 40% and amount from the row I, column 11 + 40% of the amount from the row II, column 12 + 150% of the amount from the row III, column 13 + 100% of the amount from the row III, column 14)							0					
<b>CAPITAL REQUIREMENT FOR GENERAL PRICE RISK BASED ON DEBT SECURITIES</b>									0				

\* The report is submitted by the bank that applies duration-based method.

**Notes:**

- The bank shall fill out the separate table (rows from 1 to 5) for each currency which items are exposed to this risk.
- The bank shall calculate modified duration using formula set forth in Article 122 of the Decision, where residual maturity is taken as time factor *t*.
- In column 10 (unmatched duration-weighted position), the values are written with the sign (if the amount of long duration-weighted position is higher than the short duration-weighted position for that zone, unmatched duration-weighted position shall have positive sign, which is omitted, and if the amount of short duration-weighted position is higher than the amount of long duration-weighted position for that zone, unmatched duration-weighted position shall have negative sign, which is written in front of the amount). As for all other columns, the values are written without the sign, as positive numbers.
- Total capital requirement shall be the sum of all capital requirements for all currencies.
- Calculated capital requirement shall be increased by 25%.

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**REPORT ON CAPITAL REQUIREMENT FOR COMMODITIES RISK (SIMPLIFIED APPROACH)**

FORM RR1

(000 EUR-a)

No	Type of commodity	Standard measurement unit	Long position	Short position	Net position	Gross position	Spot market price	Capital requirement for net position	Capital requirement for gross position	Capital requirement
1	2	3	4	5	6 = 4 - 5	7 = 4 + 5	8	9 = 6 * 8 * 0,15	10 = 7 * 8 * 0,03	11 = 9 + 10
1.					0	0		0	0	0
2.					0	0		0	0	0
3.					0	0		0	0	0
4.					0	0		0	0	0
5.					0	0		0	0	0
6.					0	0		0	0	0
7.					0	0		0	0	0
8.					0	0		0	0	0
9.					0	0		0	0	0
10.					0	0		0	0	0
11.					0	0		0	0	0
12.					0	0		0	0	0
13.					0	0		0	0	0
14.					0	0		0	0	0
15.					0	0		0	0	0
<b>TOTAL CAPITAL REQUIREMENT FOR COMMODITIES RISK</b>										0

**Notes:**

\* Total capital requirement for commodities risk equals to the sum of capital requirement for commodities risk for each type of commodity increased by 25%.

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**REPORT ON CAPITAL REQUIREMENT FOR COMMODITIES RISK (MATURITY-LADDER APPROACH)**

FORM RR2

(000 €)

No	Maturity band	Type of commodity	Spot market price	Long position	Short position	Matched position in maturity bands	Unmatched position in maturity bands	Matched position between maturity bands	Unmatched position between maturity bands	Residual unmatched position	Capital requirement
1	2		3	4	5	6	7	8	9	10	11
1.	0 ≤ 1 month					0	0				
2.	>1 ≤ 3 months					0	0	0	0		
3.	>3 ≤ 6 months					0	0	0	0		
4.	>6 ≤ 12 months					0	0	0	0		
5.	>1 ≤ 2 years					0	0	0	0		
6.	>2 ≤ 3 years					0	0	0	0		
7.	>3 years					0	0	0	0		
<b>TOTAL FOR COMMODITY 1</b>						0		0		0	0
1.	0 ≤ 1 month					0	0				
2.	>1 ≤ 3 months					0	0	0	0		
3.	>3 ≤ 6 months					0	0	0	0		
4.	>6 ≤ 12 months					0	0	0	0		
5.	>1 ≤ 2 years					0	0	0	0		
6.	>2 ≤ 3 years					0	0	0	0		
7.	>3 years					0	0	0	0		
<b>TOTAL FOR COMMODITY 2</b>						0		0		0	0
1.	0 ≤ 1 month					0	0				
2.	>1 ≤ 3 months					0	0	0	0		
3.	>3 ≤ 6 months					0	0	0	0		
4.	>6 ≤ 12 months					0	0	0	0		
5.	>1 ≤ 2 years					0	0	0	0		
6.	>2 ≤ 3 years					0	0	0	0		
7.	>3 years					0	0	0	0		
<b>TOTAL FOR COMMODITY 3</b>						0		0		0	0
1.	0 ≤ 1 month					0	0				
2.	>1 ≤ 3 months					0	0	0	0		
3.	>3 ≤ 6 months					0	0	0	0		
4.	>6 ≤ 12 months					0	0	0	0		
5.	>1 ≤ 2 years					0	0	0	0		
6.	>2 ≤ 3 years					0	0	0	0		
7.	>3 years					0	0	0	0		
<b>TOTAL FOR COMMODITY 4</b>						0		0		0	0
1.	0 ≤ 1 month					0	0				
2.	>1 ≤ 3 months					0	0	0	0		
3.	>3 ≤ 6 months					0	0	0	0		
4.	>6 ≤ 12 months					0	0	0	0		
5.	>1 ≤ 2 years					0	0	0	0		
6.	>2 ≤ 3 years					0	0	0	0		
7.	>3 years					0	0	0	0		
<b>TOTAL FOR COMMODITY 5</b>						0		0		0	0
<b>TOTAL CAPITAL REQUIREMENT FOR COMMODITIES RISK</b>						0		0		0	0

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**REPORT ON CAPITAL REQUIREMENT FOR SPECIFIC RISK OF DEBT INSTRUMENTS**

FORM SR

(000 EUR-a)

No	Categories	Weights (%)	Long position	Short position	Net position	Weighted position
1	2		3	4	5 (3-4)	6=5*weight
<b>I Items not bearing specific risk</b>						
1.	Debt securities issued or guaranteed by central governments, issued by central banks, international organizations, multilateral development banks or Member States' regional government or local authorities which would qualify for credit quality step 1 or which would receive a 0 % risk weight	0%	0	0	0	0
2.	Debt instruments issued or guaranteed by Montenegro				0	0
<b>II Qualifying items with maturity up to 6 months (including also 6 months)</b>						
1.	Debt instruments issued or guaranteed by central governments, issued by central banks, international organizations, multilateral development banks or Member States' regional government or local authorities which would qualify for credit quality steps 2 or 3	0,25%	0	0	0	0
2.	Debt financial instruments issued or guaranteed by the institution which would qualify for credit quality steps 1 or 2				0	0
3.	Debt financial instruments issued or guaranteed by commercial companies would qualify for credit quality steps 1 or 2				0	0
4.	Other qualifying items as defined in Article 202 of this Decision				0	0
<b>III Qualifying items with maturity from 6 to 24 months (including also 24 months)</b>						
1.	Debt financial instruments issued or guaranteed by central government, issued by central banks, international organizations, multilateral development banks or Member States' regional government or local authorities which would qualify for credit quality steps 2 or 3	1,00%			0	0
2.	Debt financial instruments issued or guaranteed by the institution which would qualify for credit quality steps 1 or 2				0	0
3.	Debt financial instruments issued or guaranteed by commercial companies would qualify for credit quality steps 1 or 2				0	0
4.	Other qualifying items as defined in Article 202 of this Decision				0	0
<b>IV Qualifying items with maturity over 24 months</b>						
1.	Debt financial instruments issued or guaranteed by central government, issued by central banks, international organizations, multilateral development banks or Member States' regional government or local authorities which would qualify for credit quality steps 2 or 3	1,60%			0	0
2.	Debt financial instruments issued or guaranteed by the institution which would qualify for credit quality steps 1 or 2				0	0
3.	Debt financial instruments issued or guaranteed by commercial companies would qualify for credit quality steps 1 or 2				0	0
4.	Other qualifying items as defined in Article 202 of this Decision				0	0
<b>V Other items</b>						
1.	Debt financial instruments issued or guaranteed by central government, issued by central banks, international organizations, multilateral development banks or Member States' regional government or local authorities which would qualify for credit quality steps 4 or 5	8,00%			0	0
2.	Debt financial instruments issued or guaranteed by the institutions which would qualify for credit quality steps 3				0	0
3.	Debt financial instruments issued or guaranteed by commercial companies which would qualify for credit quality steps 3 or 4 and exposures for which credit assessment by recognized external institution is not available				0	0
<b>VI Other items</b>						
1.	Debt financial instruments issued or guaranteed by central government, issued by central banks, international organizations, multilateral development banks or Member States' regional government or local authorities which would qualify for credit quality step 6	12,00%			0	0
2.	Debt financial instruments issued or guaranteed by commercial companies which would qualify for credit quality steps 5 or 6				0	0
<b>VII Capital requirement for specific risk of debt instruments in individual currency (row I, column 6 + row II, column 6 + row III, column 6 + row IV, column 6 + row V, column 6 + row VI, column 6)</b>						
<b>CAPITAL REQUIREMENT FOR SPECIFIC RISK OF DEBT INSTRUMENTS</b>						0

- Note:**
- The bank shall fill out separate table (rows from I to VII) for each currency which items are exposed to this risk.
  - The amount of net position in the column 5 shall be the absolute value of difference between column 3 (long position) and column 4 (short position)
  - Total capital requirement shall be the sum of capital requirements of all currencies.
  - The calculated capital requirement shall be increased by 25%

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Prepared by:  
Approved by:

## REPORT ON CAPITAL REQUIREMENT FOR POSITION RISK IN OPTIONS

## 1. Simplified method

## I Options purchased in securities, foreign currency or commodities

(000 EUR)

No	Option - description	Market value of underlying security or foreign currency multiplied by the sum of corresponding factors for specific and general risk*	Market value of option	Capital requirement
1	2	3	4	5 = either of the lower of the values in the columns 3 or 4
1.				0
2.				0
3.				0
4.				0
5.				0
6.				0
7.				0
8.				0
9.				0
10.				0
11.				0
12.				0
13.				0
14.				0
15.				0
16.				0
I	CAPITAL REQUIREMENT FOR OPTIONS PURCHASED IN SECURITIES, FOREIGN CURRENCY OR COMMODITIES (sum of column 5)	0	0	0

## Note:

For options with underlying foreign currency the corresponding factor for specific and general risk is 10%.

## II The combination of positions in securities, foreign currencies or commodities and underwriting of positions in purchased options

No	Option - description	Market value of underlying security or foreign currency multiplied by the sum of corresponding factors for specific and general risk	In the money amount	Capital requirement
1	2	3	4	5 = 3 - 4
1.				0
2.				0
3.				0
4.				0
5.				0
6.				0
7.				0
8.				0
9.				0
10.				0
11.				0
12.				0
13.				0
14.				0
15.				0
16.				0
II	CAPITAL REQUIREMENT FOR THE COMBINATION OF POSITIONS IN SECURITIES, FOREIGN CURRENCIES OR COMMODITIES AND UNDERWRITING OF POSITIONS IN PURCHASED OPTIONS (sum of the column 5)	0	0	0

## Note:

1. If the difference of values from the columns 3 and 4 is negative, capital requirement for that option shall equal to zero - a zero is written in the column 5.

I + II	CAPITAL REQUIREMENT - SIMPLIFIED METHOD	(000 EUR)	0
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## 2. Delta - plus method

I	Capital requirement for gamma risk	(000 EUR)	
II	Capital requirement for vega risk		
I + II	CAPITAL REQUIREMENT - DELTA- PLUS METHOD		0

## Note:

- The sum of absolute values of all negative net gamma effects according to all risk categories, increased by 25%, represents the capital requirement for gamma risk of the total position in options.
- The sum of absolute values of all net vega effects according to all risk categories, increased by 25%, represents the total capital requirement for vega risk of total position in options.

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## REPORT ON CAPITAL REQUIREMENT FOR POSITION RISK BASED ON POSITIONS IN EQUITY INSTRUMENTS

FORM RV1

## General and specific risk of equity instruments

(000 EUR)

No	Position	Net long position	Net short position	Total gross position	Total net position
1	2	3	4	5=3+4	6=3-4
I	Montenegro	0	0	0	0
1.	Shares			0	0
2.	Depository receipts			0	0
3.	Stock indices			0	0
4.	Well diversified stock indices			0	0
5.	Convertible securities			0	0
6.	Financial derivatives relating to the shares or stock exchange indices			0	0
7.	Investments in open investment funds			0	0
8.	Other equity securities			0	0
II		0	0	0	0
1.	Shares			0	0
2.	Depository receipts			0	0
3.	Stock indices			0	0
4.	Well diversified stock indices			0	0
5.	Convertible securities			0	0
6.	Financial derivatives relating to the shares or stock exchange indices			0	0
7.	Investments in open investment funds			0	0
8.	Other equity securities			0	0
III		0	0	0	0
1.	Shares			0	0
2.	Depository receipts			0	0
3.	Stock indices			0	0
4.	Well diversified stock indices			0	0
5.	Convertible securities			0	0
6.	Financial derivatives relating to the shares or stock exchange indices			0	0
7.	Investments in open investment funds			0	0
8.	Other equity securities			0	0
IV		0	0	0	0
1.	Shares			0	0
2.	Depository receipts			0	0
3.	Stock indices			0	0
4.	Well diversified stock indices			0	0
5.	Convertible securities			0	0
6.	Financial derivatives relating to the shares or stock exchange indices			0	0
7.	Investments in open investment funds			0	0
8.	Other equity securities			0	0
V		0	0	0	0
1.	Shares			0	0
2.	Depository receipts			0	0
3.	Stock indices			0	0
4.	Well diversified stock indices			0	0
5.	Convertible securities			0	0
6.	Financial derivatives relating to the shares or stock exchange indices			0	0
7.	Investments in open investment funds			0	0
8.	Other equity securities			0	0
VI		0	0	0	0
1.	Shares			0	0
2.	Depository receipts			0	0
3.	Stock indices			0	0
4.	Well diversified stock indices			0	0
5.	Convertible securities			0	0
6.	Financial derivatives relating to the shares or stock exchange indices			0	0
7.	Investments in open investment funds			0	0
8.	Other equity securities			0	0
VII	Total net/gross position of the bank (I + II + III+IV+V+VI)			0	0
VIII	Capital requirement for specific risk of equity instruments (4% of total gross position)				0
IX	Capital requirement for general risk of equity instruments (8% of total net position)				0
X=VIII+IX	TOTAL CAPITAL REQUIREMENT FOR POSITION RISK BASED ON POSITIONS IN EQUITY INSTRUMENTS				0

## Notes:

\*Absolute value of difference between columns 3 and 4 is written in column 6

\*\* Calculated capital requirement is increased by 25%

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**REPORT ON CAPITAL REQUIREMENT FOR FX RISK OF THE BANK**

FORM KDR

(000 €)

Currency	Spot position		Forward position		Position in option		Total long FX position of the bank	Total short FX position of the bank
	Long	Short	Long position	Short position	Long	Short		
1	2	3	4	5	6	7	8	9
<b>Total</b>	0	0	0	0	0	0	0	0

<b>Position in gold (net)</b>	
<b>Total open FX position</b>	
<b>Bank's own funds</b>	
<b>Capital requirement for FX risk</b>	#DIV/0!

- Notes:**
1. Total open FX position shall be calculated by taking higher of total long and short FX positions and adding to the net position in gold.
  2. If total open FX position does not exceed 2% of own funds, it is not needed to calculate capital requirement for FX risk.
  3. Capital requirement for FX risk is obtained by multiplying total open FX position by 10%.

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**REPORT ON CAPITAL REQUIREMENT FOR COUNTERPARTY CREDIT RISK**

FORM RDS

**I Free deliveries**

(000 EUR)

No	Receivables from a counterparty which is assigned credit risk weight	Market value of securities or cash owed to the bank - bank's receivables	Weighted amount	Capital requirement
1	2	3	4 = 3 * risk weight	5 = 4 * 0,10
1.	credit risk weight 0%		0	0
2.	credit risk weight 20%		0	0
3.	credit risk weight 50%		0	0
4.	credit risk weight 100%		0	0
5.	credit risk weight 150%		0	0
	<b>Total (from 1 to 5)</b>	<b>0</b>	<b>0</b>	<b>0</b>

**II Repurchase agreement and securities lending agreement**

(000 EUR)

R.br.	Receivables from a counterparty which is assigned credit risk weight	Market value of sold, and/or borrowed securities to a counterparty	Amount the bank has received, and/or market value of security instrument received from a counterparty	Difference (only if positive)	Weighted amount	Capital requirement
1	2	3	4	5	6 = 5 * risk weight	7 = 6 * 0,10
1.	credit risk weight 0%			0	0	0
2.	credit risk weight 20%			0	0	0
3.	credit risk weight 50%			0	0	0
4.	credit risk weight 100%			0	0	0
5.	credit risk weight 150%			0	0	0
	<b>Total (from 1 to 5)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**III Reverse repurchase agreement and securities borrowing agreement**

(000 EUR)

R.br.	Receivables from a counterparty which is assigned credit risk weight	Market value of purchased and/or borrowed securities from counterparty	Amount the bank has paid, and/or market value of security instrument delivered to a counterparty	Difference (only if positive)	Weighted amount	Capital requirement
1	2	3	4	5	6 = 5 * risk weight	7 = 6 * 0,10
1.	credit risk weight 0%			0	0	0
2.	credit risk weight 20%			0	0	0
3.	credit risk weight 50%			0	0	0
4.	credit risk weight 100%			0	0	0
5.	credit risk weight 150%			0	0	0
	<b>Total (from 1 to 5)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**IV Derivatives not traded on a stock exchange market**

(000 EUR)

R.br.	Receivables from a counterparty which is assigned credit risk weight	Current exposure	Potential exposure	Total replacement costs	Weighted amount	Capital requirement
1	2	3	4	5 = 3 + 4	6 = 5 * risk weight	7 = 6 * 0,10
1.	credit risk weight 0%			0	0	0
2.	credit risk weight 20%			0	0	0
3.	credit risk weight 50%			0	0	0
4.	credit risk weight 100%			0	0	0
5.	credit risk weight 150%			0	0	0
	<b>Total (from 1 to 5)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**V Long settlement transactions**

(000 EUR)

R.br.	Receivables from a counterparty which is assigned credit risk weight	Current exposure	Potential exposure	Total replacement costs	Weighted amount	Capital requirement
1	2	3	4	5 = 3 + 4	6 = 5 * risk weight	7 = 6 * 0,10
1.	credit risk weight 0%			0	0	0
2.	credit risk weight 20%			0	0	0
3.	credit risk weight 50%			0	0	0
4.	credit risk weight 100%			0	0	0
5.	credit risk weight 150%			0	0	0
	<b>Total (from 1 to 5)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**TOTAL CAPITAL REQUIREMENT FOR COUNTERPARTY CREDIT RISK (sum of capital requirements I, II, III, IV and V)**

**0**

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/ bank's name /	/registration number/

**REPORT ON CAPITAL REQUIREMENT FOR SETTLEMENT RISK**

FORM RP

(000 EUR)

No	Number of working days after delivery date or due settlement date	Agreed price	Market price	Difference that represents loss for the bank	Factor	Capital requirement
1	2	3	4	5	6	7=5*6
<b>I</b>	<b>Transactions with debt securities (sum of positions from 1 to 4)</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
1.	5 to 15 working days				8%	0
2.	16 to 30 working days				50%	0
3.	31 to 45 working days				75%	0
4.	over 45 working days				100%	0
<b>II</b>	<b>Transactions with equity securities (sum of positions from 1 to 4)</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
1.	5 to 15 working days				8%	0
2.	16 to 30 working days				50%	0
3.	31 to 45 working days				75%	0
4.	over 45 working days				100%	0
<b>III</b>	<b>Other transactions (sum of positions from 1 to 4)</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
1.	5 to 15 working days				8%	0
2.	16 to 30 working days				50%	0
3.	31 to 45 working days				75%	0
4.	over 45 working days				100%	0
<b>CAPITAL REQUIREMENT FOR SETTLEMENT RISK (row I column 7 + row II column 7 + row III column 7)</b>						<b>0</b>

**Note:**  
 \*The bank shows only transactions where market price of securities has changed and became unfavourable for the bank - amounts in column 5 shall be shown in absolute terms

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**Approved by:**

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Form RZ

**REPORT ON CAPITAL REQUIREMENT FOR COUNTRY RISK**

**I RISK FREE CATEGORY (WEIGHT 0%)**

**(000 €)**

No	Country	Funds and deposits with banks	Loans and receivables	Off balance sheet	Investments in securities	Investments in associates and joint ventures under equity method and investments in subsidiaries	Other	Total exposures	Weight applied	Capital requirement
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
<b>Total</b>										

**II LOW RISK COUNTRIES (WEIGHT 50% - 100%)**

No	Country	Funds and deposits with banks	Loans and receivables	Off balance sheet	Investments in securities	Investments in associates and joint ventures under equity method and investments in subsidiaries	Other	Total exposures	Weight applied	Capital requirement
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
<b>Total</b>										

**III MEDIUM RISK COUNTRIES (WEIGHT 150%-250%)**

No	Country	Funds and deposits with banks	Loans and receivables	Off balance sheet	Investments in securities	Investments in associates and joint ventures under equity method and investments in subsidiaries	Other	Total exposures	Weight applied	Capital requirement
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
<b>Total</b>										

**IV HIGH RISK COUNTRIES (WEIGHT MINIMUM 300%)**

No	Country	Funds and deposits with banks	Loans and receivables	Off balance sheet	Investments in securities	Investments in associates and joint ventures under equity method and investments in subsidiaries	Other	Total exposures	Weight applied	Capital requirement
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
<b>Total</b>										

<b>TOTAL CAPITAL REQUIREMENT FOR COUNTRY RISK (capital requirement for categories I + II + III + IV)</b>	
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**OTHER FINANCIAL AND BUSINESS RECEIVABLES**

FORM BS\_OA\_  
(000 €)

No	Position	Amount
<b>1</b>	<b>Other financial receivables</b>	
1.1	Receivables from custody operations	
1.2	Other assets	
<b>2</b>	<b>Other business receivables</b>	
2.1	Servicing rights	
2.2	Other assets	
<b>3</b>	<b>Value adjustment</b>	
<b>4</b>	<b>Total other financial and business receivables - 1+2 (gross principle)</b>	
<b>5</b>	<b>Total other financial and business receivables - must be equal to the amount of the positions 16 and 17 in the profit and loss statement (4-3)</b>	

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**STATISTICAL DATA**

FORM BS- ST

(000 EUR)

No	AVERAGE VALUES	Amount
<b>I</b>	<b>BALANCE SHEET</b>	
<b>A</b>	<b>ASSETS</b>	
1.	Average amounts of total assets	
2.	Average amount of interest-bearing assets	
3.	Average amount of loans and lease receivables	
<b>B</b>	<b>LIABILITIES</b>	
4.	Average amount of total liabilities	
5.	Average amount of interest-bearing liabilities	
6.	Average amount of interest-bearing deposits	
<b>C</b>	<b>CAPITAL</b>	
7.	Average amount of total capital	
8.	Average amount of core capital	
9.	Average amount of share capital	
<b>II</b>	<b>NUMBER OF EMPLOYEES</b>	
1.	Number of full time employees in the bank	
2.	Number of part time employees in the bank	
3.	Number of employees according to accomplished effective working hours	
<b>III</b>	<b>NUMBER OF ORGANISATIONAL UNITS IN BANKS</b>	
1.	Branch	
2.	Sub-branch	
3.	Tellers	
4.	ATMs installed	

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**REPORT ON EXPOSURES TO BANK'S SHAREHOLDERS**

FORM IAK/I

(000 EUR)

No	Shareholder	MB		BASIS OF EXPOSURE										Total exposures	Classification category/sub-category	% of own funds
		JMBG	Legal person controlled by shareholders	Loans	Matured receivables	Interest	Other receivables	Guarantees	Letters of credit	Other off-balance sheet exposures	Outstanding written-off assets	Collateral				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>1 Shareholder without qualified participation in the bank, including also exposure to legal persons controlled by such shareholders</b>																
1.																0
2.																0
3.																0
4.																0
5.																0
6.																0
7.																0
8.																0
9.																0
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34.																0
35.																0
36.																0
37.																0
38.																0
39.																0
40.																0
41.																0
					0	0	0	0	0	0	0	0	0	0	0	0

JMBG - uniform identification number of citizens  
 MB- registration number for companies

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**Prepared by:**

/ name and family name /signature /phone number of authorised person/

**Approved by:**

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/ bank's name / /registration number/

REPORT ON EXPOSURES TO BANK'S SHAREHOLDERS

FORM IAK/II

No	Shareholder	MB		BASIS OF EXPOSURE										Total exposures	(000 EUR)	
		JMBG	Legal person controlled by shareholders	Loans	Matured receivables	Interest	Other receivables	Guarantees	Letters of credit	Other off-balance sheet exposures	Outstanding written-off assets	Collateral	Classification category/sub-category		% of own funds	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<b>II Shareholders with qualified participation in the bank, including also the exposure to legal persons controlled by such shareholders</b>																
1.														0		
2.														0		
3.														0		
4.														0		
5.														0		
6.														0		
7.														0		
8.														0		
9.														0		
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33.														0		
34.														0		
35.														0		
36.														0		
37.														0		
38.														0		
39.														0		
40.														0		
41.														0		
					0	0	0	0	0	0	0	0	0	0		

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Prepared by:

Approved by:

JMBG - uniform identification number of citizens  
MB- registration number for companies

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/ bank's name / /registration number/

REPORT ON EXPOSURES TO BANK'S SHAREHOLDERS

FORM IAK/III

No	Shareholder	MB JMBG	Legal person controlled by shareholders	MB	BASIS OF EXPOSURE									(000 EUR)		
					Loans	Matured receivables	Interest	Other receivables	Guarantees	Letters of credit	Other off- balance sheet exposures	Outstanding written-off assets	Collateral	Total exposures	Classification category/sub- category	% of own funds
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
III Legal persons controlled by a person who controls the bank																
1.														0		
2.														0		
3.														0		
4.														0		
5.														0		
6.														0		
7.														0		
8.														0		
9.														0		
10.														0		
11.														0		
12.														0		
13.														0		
14.														0		
15.														0		
16.														0		
17.														0		
18.														0		
19.														0		
20.														0		
21.														0		
22.														0		
23.														0		
24.														0		
25.														0		
26.														0		
27.														0		
28.														0		
29.														0		
30.														0		
31.														0		
32.														0		
33.														0		
34.														0		
35.														0		
36.														0		
37.														0		
38.														0		
39.														0		
40.														0		
41.														0		
					0	0	0	0	0	0	0	0	0	0		

/ name and family name /signature /phone number of authorised person/

/ name and family name /signature /phone number of authorised person/

Prepared by:

Approved by:

JMBG - uniform identification number of citizens  
MB- registration number for companies



/ bank's name /

/registration number/

REPORT ON BANK EXPOSURES TO PARTIES RELATED WITH THE BANK

BASIS OF EXPOSURE

(000 EUR)

No	Persons related with bank	MB JMBG	Note 1 - 12	Loans	Matured receivables	Interest rate	Other receivables	Guarantees	Letters of credit	Other off-balance sheet exposures	Outstanding written-off assets	Collateral	Total exposure	Classification category/sub-category	% of own funds
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1.													0		
2.													0		
3.													0		
4.													0		
5.													0		
6.													0		
7.													0		
8.													0		
9.													0		
10.													0		
11.													0		
12.													0		
13.													0		
14.													0		
15.													0		
16.													0		
17.													0		
18.													0		
19.													0		
20.													0		
21.													0		
22.													0		
23.													0		
24.													0		
25.													0		
26.													0		
27.													0		
28. Other													0		
<b>Total</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0,00%</b>

Note:

- Members of bank's bodies or members of its immediate family
- Legal person in which member of bank's bodies or member of its immediate family has significant influence
- Legal person in which a member of bank's bodies or member of its immediate family is director or member of board of directors or other responsible body of such legal person
- Shareholder or member of its immediate family
- Legal person in which bank's shareholder or member of its immediate family has significant influence
- Legal person in which shareholder or member of its immediate family is a director or member of board of directors or other appropriate body of such legal person
- Employees in the bank or member of its immediate family
- Legal person in which employee in the bank or member of its immediate family has significant influence
- Legal person in which employee in the bank or member of its immediate family is director or member of the board of directors or other appropriate body of such legal person
- Legal persons in which a party that has a qualified participation in the bank also has a qualified participation
- Legal person in which legal person that has qualified participation in the bank also has qualified participation, has significant influence
- Legal person that has participation in capital or voting rights of at least 50% in a legal person that has qualified participation in a bank IAK\_3IB60+LPBIB61

Prepared by:

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Approved by:

/ name and family name /signature /phone number of authorised person/

REPORT ON BANKS EXPOSURES TO PERSONS WITH LIMITED EXPOSURE

No	Persons with limited exposure	MB JMBG	Note 1 - 7	BASIS OF EXPOSURE									(000 EUR)		
				Loans	Matured receivables	Interest rate	Other receivables	Guarantees	Letters of credit	Other off-balance sheet exposures	Outstanding written-off assets	Collateral	Total exposure	Classification category/su b-category	% of own funds
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1.													0		
2.													0		
3.													0		
4.													0		
5.													0		
6.													0		
7.													0		
8.													0		
9.													0		
10.													0		
11.													0		
12.													0		
13.													0		
14.													0		
15.													0		
16.													0		
17.													0		
18.													0		
19.													0		
20.													0		
21.													0		
22.													0		
23.													0		
24.													0		
25.													0		
26.													0		
27.													0		
28.													0		
29.													0		
30.													0		
31.													0		
32.													0		
33.													0		
34.													0		
35.													0		
<b>Total</b>				0	0	0	0	0	0	0	0	0	0		

- Note:**
1. Member of the board of directors or a member of its immediate family (max 2% of own funds)
  2. Member of audit committee or member of its immediate family (max 2% of own funds)
  3. Executive director or member of its immediate family (max 2% of own funds)
  4. Legal person controlled by a person who is member of the board of directors or member of its immediate family (max 10% of own funds)
  5. Legal person controlled by a person who is member of audit committee or member of its immediate family (max 10% of own funds)
  6. Legal person controlled by executive director or member of its immediate family (max 10% of own funds)
  7. Employees in the bank

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**REPORT ON BANK EXPOSURES TO LEGAL PERSONS CONTROLLED BY THE BANK**

FORM PKL

No	Legal persons controlled by the bank	MB / JMBG	% of ownership	BASIS OF EXPOSURE									(000 EUR)		
				Loans	Matured receivables	Interest rate	Other receivables	Guarantees	Letters of credit	Other off-balance sheet exposures	Outstanding written-off assets	Collateral	Total exposure	Classification category/sub-category	% of own funds
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1.													0		
2.													0		
3.													0		
4.													0		
5.													0		
6.													0		
7.													0		
8.													0		
9.													0		
10.													0		
11.													0		
12.													0		
13.													0		
14.													0		
15.													0		
16.													0		
17.													0		
18.													0		
19.													0		
20.													0		
21.													0		
22.													0		
23.													0		
24.													0		
25.													0		
26.													0		
27.													0		
28.													0		
29.													0		
30.													0		
31.													0		
32.													0		
33.													0		
34.													0		
35.													0		
36.													0		
37.													0		
38.													0		
39.													0		
40.													0		
41.													0		
42.													0		
43.	Other												0		
<b>Total</b>				0	0	0	0	0	0	0	0	0	0		

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Prepared by:

/ name and family name /signature /phone number of authorised person/

Approved by:

/ bank's name /

/registration number/

FORM VI-LPB

**REPORT ON LARGE EXPOSURES AND EXPOSURES TO BANK RELATED PARTIES**

Amount of own funds: \_\_\_\_\_ (000 €)

Client's identification					Exposure amount before CRM (credit risk mitigation)																Credit risk mitigation (CRM)				Exposure amount after CRM			
Number/ Group	Name	Code - institution	ID	Type of connection	On-balance sheet exposure				Off-balance sheet exposure				Derivatives	Indirect exposures	Provisioning/ Value adjustments	Classification category	Total exposure before CRM	of which: in banking book	% of own funds (total)	% of own funds (banking book)	Guarantee / Collateral		Deductions		Total exposure after CRM	of which: in banking book	% of own funds (total)	% of own funds (banking book)
					Total exposure	of which: loans	of which: past due loans	of which: guarantee	of which: credit	of which: exposures outstanding	Amo unt	Code									Amou nt	Code						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	
<b>A. Large exposures</b>																												
<b>1.</b>	<b>Total exposure</b>																											
1.1																												
1.2																												
<b>2.</b>	<b>Total exposure</b>																											
2.1																												
2.2																												
<b>I</b>	<b>Total large exposures</b>																											
<b>B. Bank related parties</b>																												
<b>1.</b>	<b>Total exposure</b>																											
1.1																												
1.2																												
<b>2.</b>	<b>Total exposure</b>																											
2.1																												
2.2																												
<b>II</b>	<b>Total bank related parties</b>																											

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FORM SKK

**REPORT ON STRUCTURE OF LOANS BY COLLATERAL**

(000 EUR)

No	Collateral	Value of collateral
<b>1</b>	<b>2</b>	<b>4</b>
<b>1</b>	<b>Cash deposit</b>	
<b>2</b>	<b>Residential properties in Montenegro</b>	
<b>3</b>	<b>Commercial properties</b>	<b>0</b>
3.1.	Commercial properties in Montenegro	
3.2.	Commercial properties outside Montenegro	
<b>4</b>	<b>Other exposures secured by mortgage or fiduciary</b>	
<b>5</b>	<b>Pledge on securities</b>	<b>0</b>
5.1.	Securities issued by governments or central banks of OECD countries	
5.2.	Money market instruments issued at developed financial markets	
5.3.	Other types of securities	
<b>6</b>	<b>Pledge on movables</b>	
<b>7</b>	<b>Bills of exchange of loan beneficiaries</b>	
<b>8</b>	<b>Sureties and guarantees</b>	<b>0</b>
8.1.	Guarantees of the Government of Montenegro and of governments and central banks of OECD	
8.2.	Guarantees of banks with the rating A or higher	
8.3.	Other types of sureties and guarantees	
<b>9</b>	<b>Guarantors</b>	
<b>10</b>	<b>Insurance policies tied in favour of the bank</b>	
<b>11</b>	<b>Other</b>	
<b>Total</b>		<b>0</b>

**Note:**

1. Value of collateral that represent residential properties, commercial properties and immovable's is shown at appraised value;
2. Value of collateral that represent pledge on securities is shown at market value as at reporting date.

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FORM SPL

## REPORT ON STRUCTURE OF LOANS AND OTHER RECEIVABLES BY PRODUCTION LINES

(000 EUR)

No	Purpose of loans	A) Gross loans					B) Other receivables				
		Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total
1.	Loans to legal persons										
2.	Loans to natural persons and entrepreneurs										
3.	Credit cards										
4.	Residential loans										
5.	Lombard loans										
6.	Other										
7	<b>TOTAL</b>					<b>Total A*</b>					<b>Total B**</b>
E	Interest receivables and value adjustments of interest receivables										
F	Accrued interests and fees and value adjustments										
G	<b>TOTAL G (A+B+C+D+E+F)</b>										
		C) Value adjustments of gross loans					D) Value adjustment of other receivables				
		Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total
						<b>Total C***</b>					<b>Total D****</b>
											<b>Total amount E)</b>
											<b>Total amount F)</b>
											<b>G (A+B+C+D+E+F)*****</b>

Note:

\* Total amount A must be equal to total amount B) in the Form M-KL1=position 4 in the Form BS1

\*\* Total amount B must be equal to total amount of A) + C) in the Form M-KL1

\*\*\* Total amount C must be equal to total amount D) in the Form M-KL1

\*\*\*\* Total amount D must be equal to total amount E) in the Form M-KL1

\*\*\*\*\* Total amount G must be equal to sum of positions 2 and 3 in the Form BS

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REPORT ON EXPOSURE CONCENTRATION

Review of bank's largest debtors

(000 EUR)

No	Debtor's name (title)	Loans	Matured receivables	Interest	Other receivables	Total	Guarantees	Letters of credit	Receivables based on outstanding written off assets	Other off-balance sheet liabilities	Total	Total	Collateral	Code of collateral	Total exposure	Provisions established	Categories A,B,C,D and E
1	2	3	4	5	6	7	8	9	10	11	12	13=7+12	14	15	16=13-14	17	18
1.						0					0	0			0		
2.						0					0	0			0		
3.						0					0	0			0		
4.						0					0	0			0		
5.						0					0	0			0		
6.						0					0	0			0		
7.						0					0	0			0		
8.						0					0	0			0		
9.						0					0	0			0		
10.						0					0	0			0		
11.						0					0	0			0		
12.						0					0	0			0		
13.						0					0	0			0		
14.						0					0	0			0		
15.						0					0	0			0		
16.						0					0	0			0		
17.						0					0	0			0		
18.						0					0	0			0		
19.						0					0	0			0		
20.						0					0	0			0		
21.						0					0	0			0		
22.						0					0	0			0		
23.						0					0	0			0		
24.						0					0	0			0		
25.						0					0	0			0		
26.						0					0	0			0		
27.						0					0	0			0		
28.						0					0	0			0		
29.						0					0	0			0		
30.						0					0	0			0		
31.						0					0	0			0		
32.						0					0	0			0		
33.						0					0	0			0		
34.						0					0	0			0		
35.						0					0	0			0		
<b>Total</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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/ name and family name /signature /phone number of authorised person/

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/ bank's name /

/registration number/

FORM NDI

**REPORT ON EXPOSURE CONCENTRATION**

Review of bank's largest debtors (Description of exposure)

(000 EUR)

No	Debtor's name (title)	Category: A,B,C,D or E	Past due - number of days	Amount of loan- other placements	Amount of guarantees and other sureties	Total	Bank paid guarantees (at any time)	Bank filed lawsuit (at any time)	bank foreclosed on collateral (at any time)	Bank restructured loan (at any time)	Bank wrote off debt (at any time)		MB
							(Yes - No)	(Yes - No)	(Yes - No)	(Yes - No)	(Yes - No)	Amount of written off debt	JMBG
1	2	3	4	5	6	7=5+6	8	9	10	11	12	13	14
1.						0							
2.						0							
3.						0							
4.						0							
5.						0							
6.						0							
7.						0							
8.						0							
9.						0							
10.						0							
11.						0							
12.						0							
13.						0							
14.						0							
15.						0							
16.						0							
17.						0							
18.						0							
19.						0							
20.						0							
21.						0							
22.						0							
23.						0							
24.						0							
25.						0							
26.						0							
27.						0							
28.						0							
29.						0							
30.						0							
31.						0							
32.						0							
33.						0							
34.						0							
35.						0							
<b>Total</b>				<b>0</b>	<b>0</b>	<b>0</b>						<b>0</b>	

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/ name and family name /signature /phone number of authorised person/



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/ bank's name /

/registration number/

FORM ZPN

**REPORT ON LOANS SUBJECT TO STATUTORY PROCEDURE FOR THE COLLECTION OF RECEIVABLES**

(000 EUR)

No	Description of collateral	Amount approved	Amount of debt	Interest rate	Appraised value of collateral	Total
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7=4+5-6</b>
<b>I</b>	<b>Mortgage</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1.						0
2.						0
3.						0
4.						0
5.	Other					0
<b>II</b>	<b>Fiduciary</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1.						0
2.						0
3.						0
4.						0
5.	Other					0
<b>III</b>	<b>Pledge</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1.						0
2.						0
3.						0
4.						0
5.	Other					0
<b>IV</b>	<b>Guarantor</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1.						0
2.						0
3.						0
4.						0
5.	Other					0
<b>V</b>	<b>Bill of exchange</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1.						0
2.						0
3.						0
4.						0
5.	Other					0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Note:**

\* The bank must show all loans subject to statutory procedure of collection of receivables.

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/ name and family name /signature /phone number of authorised person,

/ bank's name /

/registration number/

FORM DTK

**REPORT ON DAILY BALANCE OF BANK TRADING BOOK AND OVERALL OPERATIONS OF THE BANK**

I

Day in the reporting month	Trading book	Share of trading book in total operations of the bank (in %)
	<b>2</b>	<b>3=2/II</b>
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
19.		
20.		
21.		
22.		
23.		
24.		
25.		
26.		
27.		
28.		
29.		
30.		
31.		

**Note:**

\* Share of trading book in total operations of the bank is obtained as the ratio between market value of trading book in EUR (amount in column 2 of part I of this form) on specific day and total operations of the bank on the last working day of the previous month (amount in the part II of this form).

<b>II</b>	<b>Total operations of the bank on the last working day of the previous month</b>	
<b>III</b>	<b>Total operations of the bank on the last working day of the current month (1. + 2. + 3.)</b>	<b>0</b>
1.	Net carrying amount of on-balance sheet assets	
2.	Carrying amount of off-balance sheet items reduced by provisions for losses on off-balance sheet assets and multiplied by credit conversion factors	
3.	Potential exposure or original exposure to credit risk of derivatives not traded at stock exchange market	

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/ name and family name /signature /phone number of authorised person/

## REPORT ON ELEMENTS OF BANK TRADING BOOK

(000 EUR)

No	Instrument	Financial instrument sign	Long position	Short position	Total	Share (%)*
1	2	3	4	5	6=4+5	7
I	Shares		0	0	0	
1.					0	
2.					0	
3.					0	
4.					0	
5.					0	
6.					0	
7.					0	
8.	Other shares				0	
II	Bonds		0	0	0	
1.					0	
2.					0	
3.					0	
4.					0	
5.					0	
6.					0	
7.					0	
8.	Other bonds				0	
III	Financial futures contracts		0	0	0	
1.					0	
2.					0	
3.					0	
4.					0	
5.					0	
6.					0	
7.					0	
8.	Other financial futures contracts				0	
IV	Forward agreements		0	0	0	
1.					0	
2.					0	
3.					0	
4.					0	
5.					0	
6.					0	
7.					0	
8.	Other forward agreements				0	
V	Swap agreements		0	0	0	
1.					0	
2.					0	
3.					0	
4.					0	
5.					0	
6.					0	
7.					0	
8.	Other swap agreements				0	
VI	Options		0	0	0	
1.					0	
2.					0	
3.					0	
4.					0	
5.					0	
6.					0	
7.					0	
8.	Other options				0	
VII	Exposures based on repurchase agreements and securities lending agreements		0	0	0	
1.					0	
2.					0	
3.					0	
4.					0	
5.					0	
6.					0	
7.					0	
8.	Other exposures based on repurchase agreements and securities lending agreements				0	
VIII	Exposures based on reverse repurchase agreements and securities borrowing agreements		0	0	0	
1.					0	
2.					0	
3.					0	
4.					0	
5.					0	
6.					0	
7.					0	
8.	Other exposures based on reverse repurchase agreements and securities borrowing agreements				0	
IX	Credit derivatives		0	0	0	
1.					0	
2.					0	
3.					0	
4.					0	
5.					0	
6.					0	
7.					0	
8.	Other credit derivatives				0	
X	Commodities		0	0	0	
1.					0	
2.					0	
3.					0	
4.					0	
5.					0	
6.					0	
7.					0	

8.	Other commodities					0
<b>XI</b>	<b>Commodity derivatives</b>			<b>0</b>	<b>0</b>	<b>0</b>
1.						0
2.						0
3.						0
4.						0
5.						0
6.						0
7.						0
8.	Other commodity derivatives					0
<b>XII</b>	<b>Exposures based on unsettled transactions</b>			<b>0</b>	<b>0</b>	<b>0</b>
1.						0
2.						0
3.						0
4.						0
5.						0
6.						0
7.						0
8.	Other exposures based on unsettled transactions					0
<b>XIII</b>	<b>Exposures on free deliveries</b>			<b>0</b>	<b>0</b>	<b>0</b>
1.						0
2.						0
3.						0
4.						0
5.						0
6.						0
7.						0
8.	Other exposures on free deliveries					0
<b>XIV</b>	<b>Exposures based on long settlement transactions</b>			<b>0</b>	<b>0</b>	<b>0</b>
1.						0
2.						0
3.						0
4.						0
5.						0
6.						0
7.						0
8.	Other exposures based on long settlement transactions					0
<b>XV</b>	<b>Exposures based on margin lending transactions</b>			<b>0</b>	<b>0</b>	<b>0</b>
1.						0
2.						0
3.						0
4.						0
5.						0
6.						0
7.						0
8.	Other exposures based on margin lending transactions					0
<b>XVI</b>	<b>Positions based on underwriting of financial instruments</b>			<b>0</b>	<b>0</b>	<b>0</b>
1.						0
2.						0
3.						0
4.						0
5.						0
6.						0
7.						0
8.	Other positions based on underwriting of financial instruments					0
<b>XVII</b>	<b>Other exposures</b>					<b>0</b>
<b>XVIII</b>	<b>TOTAL (sum of positions from I to XVIII)</b>					<b>0</b>

\* Share of amount in column 6 in the sum of this column (position under XVIII in the column 6).

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**REPORT ON THE AMOUNT OF DERIVATIVES NOT TRADED ON AN ORGANISED MARKET AND INCLUDED IN BANK'S RISK ASSETS**

FORM RVD1

**I Original exposure method**

**(000 EUR)**

No	Original maturity date	Conversion factor	Nominal amount of principal of the contract	Original exposure	WEIGHTS					Weighted amount
					0%	20%	50%	100%	150%	
1	2	3	4	5=3*4	6	7	8	9	10	11
<b>I</b>	<b>Contracts on interest rates</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1.	1 year or less	0,5%		0						0
2.	from 1 to 2 years	1%		0						0
3.	For each following year over two years	1%		0						0
<b>II</b>	<b>Contracts on foreign currencies and gold</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1.	1 year or less	2%		0						0
2.	from 1 to 2 years	5%		0						0
3.	from 2 to 3 years	8%		0						0
4.	from 3 to 4 years	11%		0						0
5.	from 4 to 5 years	14%		0						0
6.	from 5 to 6 years	17%		0						0
7.	from 6 to 7 years	20%		0						0
8.	from 7 to 8 years	23%		0						0
9.	from 8 to 9 years	26%		0						0
10.	from 9 to 10 years	29%		0						0
11.	from 10 to 11 years	32%		0						0
12.	from 11 to 12 years	35%		0						0
13.	from 12 to 13 years	38%		0						0
14.	from 13 to 14 years	41%		0						0
15.	from 14 to 15 years	44%		0						0
<b>III</b>	<b>TOTAL: (I + II)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Note:**

1. Original exposure (nominal amount of the principal of contract (agreed value of securities or foreign currency subject to agreement) multiplied by corresponding conversion factor) from column 5 shall be distributed into columns from 6 to 10, so that for each row, the value of position in column 5 equals to the sum of positions in column 6 to 10. Weighted amount from column 11 shall be the sum of amounts from columns 6 to 10 multiplied by
2. Bank shall, if needed, add row for each following year and it shall calculate conversion factor for each row so that factor from the previous year is increased by 1 percentage point (in case on interest rate contract) or by 3 percentage point (in case of contracts related to foreign currencies and gold).

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**REPORT ON INTEREST RATE RISK**

FORM RKS

(000 EUR)

I	ASSETS SENSITIVE	1-30 days	31-90 days	91-180 days	181-365 days	over 1 year	Total
1.	Interest-bearing deposits in other institutions						0
2.	Interest-bearing securities						0
3.	Loans and other receivables						0
4.	Other sensitive assets						0
	<b>Total</b>	0	0	0	0	0	0
	<b>% of total interest-bearing assets</b>						

II	LIABILITIES SENSITIVE	1-30 days	31-90 days	91-180 days	181-365 days	over 1 year	Total
1.	Interest-bearing deposits						0
2.	Interest-bearing borrowings						0
3.	Subordinated debt and bonds						0
4.	Other sensitive liabilities						0
	<b>Total</b>	0	0	0	0	0	0
	<b>% of total interest-bearing liabilities</b>						

III	GAP	1-30 days	31-90 days	91-180 days	181-365 days	over 1 year	Total
1.	GAP amount - (I) less (II) - Positive/Negative	0	0	0	0	0	0
2.	Cumulative gap - Positive/Negative	0	0	0	0	0	
	<b>Cumulative gap / Total assets</b>						

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**REPORT ON POSITION IN OTHER CURRENCIES**

FORM PDV

(000 EUR)

I	Long positions	DINAR	USD	GBP	CHF	Other	Total
1.	Funds in foreign currencies						0
2.	Contracts on purchase of foreign currencies and other off balance sheet accounts for foreign exchange						0
	<b>Total</b>	0	0	0	0	0	0

II	Short positions	DINAR	USD	GBP	CHF	Other	Total
1.	Foreign currency obligations						0
2.	Contracts on sale of foreign currencies and other off balance sheet accounts for foreign exchange						0
	<b>Total</b>	0	0	0	0	0	0

III	Net position	DINAR	USD	GBP	CHF	Other
1.	<b>NET LONG (SHORT) POSITIONS (I) - (II)</b>	0	0	0	0	0
2.	% of core capital					

IV	Aggregate balance in all foreign currencies	DINAR
		0
	% of core capital	

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FORM AB

REPORT ON BANK SHAREHOLDERS

000 EUR

No	Shareholder (share)	(by size of its share)	MB	JMBG	Foreing person/Country of origin	Number of shares	Amount		% of share		Qualified participation	Basis for qualified participation*
							Common	Preferred	Common	Preferred		
1	2		3		4	5	6	7	8	9	10	11
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
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25												
26												
27												
28												
29												
30												
31												
32												
33												
34												
35												
36												
37												
38												
<b>Total</b>						<b>0</b>	<b>0</b>	<b>0</b>				

- \* 1. Independent participation in capital or voting rights in legal person of at least 5%
- 2. Jointly with other related party, direct or indirect participation in capital or voting rights in legal person of at least 5%
- 3. The possibility of executing significant influence on governance and/or policy of a legal person regardless of the amount of share in capital

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FORM PLK/I

**REPORT ON CONNECTED PARTIES CONSIDERED AS ONE HOLDER OF PARTICIPATION IN BANK'S CAPITAL AND/OR VOTING RIGHTS**

000 EUR

No	Description	MB/JMBG	Number of shares	Amount		% of share in common or preferred shares		Form of connectivity of person in the group*
				Common	Preferred	Common	Preferred	
1	2	3	4	5	6	7	8	9
	Connected persons making the group							
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								
25								
26								
27								
28								
29								
30								
31								
32								
33								
	<b>Total group of connected persons</b>		0	0	0			

- \* 1. One party controls another party  
 2. One party has direct or indirect participation in capital or voting rights of other party of at least 20%  
 3. Two or more parties are controlled by a third party  
 4. Director, member of the board of directors or other managing bodies of one legal party is at the same time director, member of the board of directors or member of other managing body of another legal party  
 5. Member of the family of person who is director, member of the board of directors or member of other managing body of one legal party is the director, member of the board of directors or member of other managing body of another legal person

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FORM PLK/II

**REPORT ON CONNECTED PARTIES CONSIDERED AS ONE HOLDER OF PARTICIPATION IN BANK'S CAPITAL AND/OR VOTING RIGHTS**

000 EUR

No	Description	MB/JMBG	Number of shares	Amount		% of share in common or preferred shares		Form of connectivity of person in the group*
				Common	Preferred	Common	Preferred	
1	2	3	4	5	6	7	8	9
	Connected persons making the group							
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								
25								
26								
27								
28								
29								
30								
31								
32								
33								
	<b>Total group of connected persons</b>		<b>0</b>	<b>0</b>	<b>0</b>			

- \* 1. One party controls another party  
 2. One party has direct or indirect participation in capital or voting rights of other party of at least 20%  
 3. Two or more parties are controlled by a third party  
 4. Director, member of the board of directors or other managing bodies of one legal party is at the same time director, member of the board of directors or member of other managing body of another legal party  
 5. Member of the family of person who is director, member of the board of directors or member of other managing body of one legal party is the director, member of the board of directors or member of other managing body of another legal person

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FORM PLK/III

**REPORT ON CONNECTED PARTIES CONSIDERED AS ONE HOLDER OF PARTICIPATION IN BANK'S CAPITAL AND/OR VOTING RIGHTS**

000 EUR

No	Description	MB/JMBG	Number of shares	Amount		% of share in common or preferred shares		Form of connectivity of person in the group*
				Common	Preferred	Common	Preferred	
1	2	3	4	5	6	7	8	9
	Connected persons making the group							
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
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15								
16								
17								
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19								
20								
21								
22								
23								
24								
25								
26								
27								
28								
29								
30								
31								
32								
33								
	<b>Total group of connected persons</b>		<b>0</b>	<b>0</b>	<b>0</b>			

- \*  
 1. One party controls another party  
 2. One party has direct or indirect participation in capital or voting rights of other party of at least 20%  
 3. Two or more parties are controlled by a third party  
 4. Director, member of the board of directors or other managing bodies of one legal party is at the same time director, member of the board of directors or member of other managing body of another legal party  
 5. Member of the family of person who is director, member of the board of directors or member of other managing body of one legal party is the director, member of the board of directors or member of other managing body of another legal person

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FORM NKN

NON-PERFORMING LOANS BY HOLDERS

(000 €)

Description	C		D		E		Total loans	Total loans and receivables	From the column total loans and receivables distribute by currencies			
	loans	loans and receivables	loans	loans and receivables	loans	loans and receivables			000 eur	000 chf	000 \$	000 other
1 Banks, residents							0	0				
2 Banks, non-residents							0	0				
3 Other credit institutions, residents							0	0				
4 Other credit institutions, non-residents							0	0				
5 Financial institutions, residents							0	0				
6 Financial institutions, non-residents							0	0				
7 Companies dealing with financial activity, residents							0	0				
8 Companies dealing with financial activity, non-residents							0	0				
9 Private funds, residents							0	0				
10 Private funds, non-residents							0	0				
11 State companies dealing with non-financial activity							0	0				
12 Private companies dealing with non-financial activity							0	0				
13 Companies - non-residents							0	0				
14 Entrepreneurs							0	0				
15 Government of Montenegro							0	0				
16 Other beneficiaries of the Budget of Montenegro							0	0				
17 Regulatory agencies							0	0				
18 State funds							0	0				
19 Local self-government units							0	0				
20 Public services of local self-government units							0	0				
21 Non-government and other non-profit organisations, residents							0	0				
22 Non-government and other non-profit organisations, non-residents							0	0				
23 Natural persons, residents							0	0				
24 Natural persons, non-residents							0	0				
25 Credit cards, natural persons, residents							0	0				
26 Credit cards, natural persons, non-residents							0	0				
27 Credit cards, others, residents							0	0				
28 Credit cards, others, non-residents							0	0				
29 Other							0	0				
30 TOTAL	0	0	0	0	0	0	0	0	0	0	0	0

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FORM NKD

(000 €)

**NON-PERFORMING LOANS BY INDUSTRIES**

Description	C		D		E		Total loans	Total loans and receivables	From the column total loans and receivables			
	loans	loans and receivables	loans	loans and receivables	loans	loans and receivables			000 eur	000 chf	000 \$	000 other
<b>I) Residents except households sector</b>												
1 Agriculture, forestry and fishing												
2 Mining and quarrying												
3 Manufacturing industry												
4 Electricity supply												
5 Water supply												
6 Construction												
7 Wholesale, retail trade and repair of motor vehicles and												
8 Transport and warehousing												
9 Accommodation and food services												
10 Information and communication												
11 Financial and insurance activities												
12 Real estate business												
13 Professional, scientific and technical activities												
14 Administrative and support service activities												
15 Public administration, defence and compulsory social insurance												
16 Education												
17 Health and social welfare												
18 Art, entertainment and recreational activities												
19 Other service activities												
20 Activities of households as employers												
21 Activities of extra-territorial organisations and bodies												
22 Other												
<b>II) Households sector - residents</b>												
<b>III) Non-residents</b>												
23 TOTAL												

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REPORT ON LOANS AND RECEIVABLES FROM BANKS AND OTHER PAST DUE CLIENTS BY INDUSTRIES

No		A) DEPOSITS WITH BANKS AND OTHER DEPOSITORY INSTITUTIONS*					B) GROSS LOANS*					C) FACTORING AND FORFATING*					D) OTHER RECEIVABLES*				
		Receivables that are 31-90 days past due	Receivables that are 91-270 days past due	Receivables that are 271-365 days past due	Receivables that are over 365 days past due	TOTAL	Receivables that are 31-90 days past due	Receivables that are 91-270 days past due	Receivables that are 271-365 days past due	Receivables that are over 365 days past due	TOTAL	Receivables that are 31-90 days past due	Receivables that are 91-270 days past due	Receivables that are 271-365 days past due	Receivables that are over 365 days past due	TOTAL	Receivables that are 31-90 days past due	Receivables that are 91-270 days past due	Receivables that are 271-365 days past due	Receivables that are over 365 days past due	TOTAL
	<b>I) Residents except households sector</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5 =1+2+3+4</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10 =6+7+8+9</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15 =11+12+13+14</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20 =1+17+18+19</b>
1	Agriculture, forestry and fishing																				
2	Mining and quarrying																				
3	Manufacturing industry																				
4	Electricity supply																				
5	Water supply																				
6	Construction																				
7	Wholesale, retail trade and repair of motor vehicles and motorcycles																				
8	Transport and warehousing																				
9	Accommodation and food services																				
10	Information and communication																				
11	Financial and insurance activities																				
12	Real estate business																				
13	Professional, scientific and technical activities																				
14	Administrative and support service activities																				
15	Public administration, defence and compulsory social insurance																				
16	Education																				
17	Health and social welfare																				
18	Art, entertainment and recreational activities																				
19	Other service activities																				
20	Activities of households as employers																				
21	Activities of extra-territorial organisations and bodies																				
22	Other																				
	<b>II) Households sector -residents</b>																				
	<b>III) Non-residents</b>																				
23	<b>TOTAL</b>					<b>UKUPNO SUMA A)</b>															
24	G) Interest receivables and value adjustment of interest receivables																				
25	H) Accruals and prepayments of interests and fees and IV																				
26	<b>TOTAL (A+B+C+D+E+F+G+H)</b>																				

No.		E) VALUE ADJUSTMENT OF GROSS LOANS					F) VALUE ADJUSTMENT OF OTHER RECEIVABLES FROM BANKS AND OTHER CLIENTS				
		Receivables that are 31-90 days past due	Receivables that are 91-270 days past due	Receivables that are 271-365 days past due	Receivables that are over 365 days past due	TOTAL	Receivables that are 31-90 days past due	Receivables that are 91-270 days past due	Receivables that are 271-365 days past due	Receivables that are over 365 days past due	TOTAL
	<b>I) Residents except households sector</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25=21+22+23+24</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30=26+27+28+29</b>
1	Agriculture, forestry and fishing										
2	Mining and quarrying										
3	Manufacturing industry										
4	Electricity supply										
5	Water supply										
6	Construction										
7	Wholesale, retail trade and repair of motor vehicles and motorcycles										
8	Transport and warehousing										
9	Accommodation and food services										
10	Information and communication										
11	Financial and insurance activities										
12	Real estate business										
13	Professional, scientific and technical activities										
14	Administrative and support service activities										
15	Public administration, defence and compulsory social insurance										
16	Education										
17	Health and social welfare										
18	Art, entertainment and recreational activities										
19	Other service activities										
20	Activities of households as employers										
21	Activities of extra-territorial organisations and bodies										
22	Other										
	<b>II) Households sector -residents</b>										
	<b>III) Non-residents</b>										
23	<b>TOTAL</b>										
24	G) Interest receivables and value adjustment of interest receivables										
25	H) Accruals and prepayments of interests and fees and IV										
26	<b>TOTAL (A+B+C+D+E+F+G+H)</b>										

NOTE:  
 \* Gross amount  
 \* Past due loans and lease operations are those where payment of principal or interest tranche (instalment) is 30 and over past due, and/or where principal or interest is past due 31 or more days.  
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RESTRUCTURED LOANS BY HOLDERS

Bank	Extension of repayment period for principal or interest					Decline in interest rate on loan granted					Assumption of the debtor's receivables to third party					Reduction of the amount of debt, principal or interest				
	Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total
1 Banks, residents					0					0					0					0
2 Banks, non-residents					0					0					0					0
3 Other credit institutions, residents					0					0					0					0
4 Other credit institutions, non-residents					0					0					0					0
5 Financial institutions, residents					0					0					0					0
6 Financial institutions, non-residents					0					0					0					0
7 Companies dealing with financial activity, residents					0					0					0					0
8 Companies dealing with financial activity, non-residents					0					0					0					0
9 Private funds, residents					0					0					0					0
10 Private funds, non-residents					0					0					0					0
11 State companies dealing with non-financial activity					0					0					0					0
12 Private companies dealing with non-financial activity					0					0					0					0
13 Companies - non-residents					0					0					0					0
14 Entrepreneurs					0					0					0					0
15 Government of Montenegro					0					0					0					0
16 Other beneficiaries of the Budget of Montenegro					0					0					0					0
17 Regulatory agencies					0					0					0					0
18 State funds					0					0					0					0
19 Local self-government units					0					0					0					0
20 Public services of local self-government units					0					0					0					0
21 Non-government and other non-profit organisations, residents					0					0					0					0
22 Non-government and other non-profit organisations, non-residents					0					0					0					0
23 Natural persons, residents					0					0					0					0
24 Natural persons, non-residents					0					0					0					0
25 Credit cards, natural persons, residents					0					0					0					0
26 Credit cards, natural persons, non-residents					0					0					0					0
27 Credit cards, others, residents					0					0					0					0
28 Credit cards, others, non-residents					0					0					0					0
29 Other					0					0					0					0
30 TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Value adjustment for total restructured loans																				

Bank	Capitalisation of interest on loan granted to debtor					Replacement of the existing loan(s) by new loan					Similar benefits facilitating the financial position of the debtor					Total
	Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total	
1 Banks, residents					0					0					0	0
2 Banks, non-residents					0					0					0	0
3 Other credit institutions, residents					0					0					0	0
4 Other credit institutions, non-residents					0					0					0	0
5 Financial institutions, residents					0					0					0	0
6 Financial institutions, non-residents					0					0					0	0
7 Companies dealing with financial activity, residents					0					0					0	0
8 Companies dealing with financial activity, non-residents					0					0					0	0
9 Private funds, residents					0					0					0	0
10 Private funds, non-residents					0					0					0	0
11 State companies dealing with non-financial activity					0					0					0	0
12 Private companies dealing with non-financial activity					0					0					0	0
13 Companies - non-residents					0					0					0	0
14 Entrepreneurs					0					0					0	0
15 Government of Montenegro					0					0					0	0
16 Other beneficiaries of the Budget of Montenegro					0					0					0	0
17 Regulatory agencies					0					0					0	0
18 State funds					0					0					0	0
19 Local self-government units					0					0					0	0
20 Public services of local self-government units					0					0					0	0
21 Non-government and other non-profit organisations, residents					0					0					0	0
22 Non-government and other non-profit organisations, non-residents					0					0					0	0
23 Natural persons, residents					0					0					0	0
24 Natural persons, non-residents					0					0					0	0
25 Credit cards, natural persons, residents					0					0					0	0
26 Credit cards, natural persons, non-residents					0					0					0	0
27 Credit cards, others, residents					0					0					0	0
28 Credit cards, others, non-residents					0					0					0	0
29 Other					0					0					0	0
30 TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Value adjustment for total restructured loans																

\* Bank should fill out cumulative amounts of value adjustment for restructured loans

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**REPORT ON RESTRUCTURED LOANS BY INDUSTRIES**

Bank	Extension of repayment period for principal or interest					Decline in interest rate on loan granted					Assumption of the debtor's receivables to third party					Reduction of the amount of debt, principal or interest					
	Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total	
<b>II) Residents except households sector</b>																					
1 Agriculture, forestry and fishing																					
2 Mining and quarrying																					
3 Manufacturing industry																					
4 Electricity supply																					
5 Water supply																					
6 Construction																					
7 Wholesale, retail trade and repair of motor vehicles and motorcycles																					
8 Transport and warehousing																					
9 Accommodation and food services																					
10 Information and communication																					
11 Financial and insurance activities																					
12 Real estate business																					
13 Professional, scientific and technical activities																					
14 Administrative and support service activities																					
15 Public administration, defence and compulsory social insurance																					
16 Education																					
17 Health and social welfare																					
18 Art, entertainment and recreational activities																					
19 Other service activities																					
20 Activities of households as employers																					
21 Activities of extra-territorial organisations and bodies																					
22 Other																					
<b>III) Households sector -residents</b>																					
<b>III) Non-residents</b>																					
<b>23 TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

23	Capitalisation of interest on loan granted to debtor					Replacement of the existing loan(s) by new loan					Similar benefits facilitating the financial position of the debtor					Total
	Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total	
<b>II) Residents except households sector</b>																0
1 Agriculture, forestry and fishing																0
2 Mining and quarrying																0
3 Manufacturing industry																0
4 Electricity supply																0
5 Water supply																0
6 Construction																0
7 Wholesale, retail trade and repair of motor vehicles and motorcycles																0
8 Transport and warehousing																0
9 Accommodation and food services																0
10 Information and communication																0
11 Financial and insurance activities																0
12 Real estate business																0
13 Professional, scientific and technical activities																0
14 Administrative and support service activities																0
15 Public administration, defence and compulsory social insurance																0
16 Education																0
17 Health and social welfare																0
18 Art, entertainment and recreational activities																0
19 Other service activities																0
20 Activities of households as employers																0
21 Activities of extra-territorial organisations and bodies																0
22 Other																0
<b>III) Households sector -residents</b>																
<b>III) Non-residents</b>																
<b>23 TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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FORM SUB

**REPORT ON SUBORDINATED DEBT**

(000 €)

	Creditor	Approval date	Original amount	Date	Interest rate	As of
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

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FORM M-SKN

REPORT ON STRUCTURE OF LOANS AND OTHER RECEIVABLES BY PURPOSE

( 000 EUR )

No	Purpose of loan	A) Gross loans					B) Other receivables					C) Value adjustments of gross loans					D) Value adjustment of other receivables					
		Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	
1	Liquidity (working assets)																					
2	Construction and remodelling of construction buildings																					
3	Refinancing of liabilities to other banks																					
4	Car purchase																					
5	Purchase of securities																					
6	Purchase of fixed assets																					
7	Tourist season preparation																					
8	Consumer loans																					
9	Cash (non-earmarked) loans																					
10	Residential loans																					
11	Credit cards																					
12	Overdraft																					
13	Other																					
14	<b>TOTAL</b>					<b>Total A*</b>					<b>Total B**</b>					<b>Total C***</b>					<b>Total D****</b>	
E	Interest receivables and value adjustments of interest receivables																					Total amount E)
F	Accrued interests and fees and value adjustments																					Total amount F)
G	<b>TOTAL G (A+B+C+D+E+F)</b>																					<b>G (A+B+C+D+E+F)*****</b>

Note:

\* Total amount A must be equal to total amount B) in the Form M-KL1=position 4 in the Form BS1

\*\* Total amount B must be equal to total amount A) + C) in the Form M-KL1

\*\*\* Total amount C must be equal to total amount D) in the Form M-KL1

\*\*\*\* Total amount D must be equal to total amount E) in the Form M-KL1

\*\*\*\*\* Total amount G must be equal to sum of positions 2 and 3 in the Form BS

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REPORT ON LOANS AND OTHER RECEIVABLES/DEPOSITS AND FUNDS AT ESCROW ACCOUNT BY INDUSTRIES OF LEGAL PERSONS RESIDENTS

ASSETS		A) Gross loans				Total loans	B) Other receivables				Total other receivables	C) Value adjustment of gross loans				Total other receivables	D) Value adjustment of other receivables						
No	Industry	Up to 1 year		Over 1 year			Up to 1 year		Over 1 year			EUR	Other foreign currency	Up to 1 year			Over 1 year		EUR	Other foreign currency	EUR	Other foreign currency	
		EUR	Other foreign currency	EUR	Other foreign currency		EUR	Other foreign currency	EUR	Other foreign currency				EUR	Other foreign currency								
	<b>I) Residents, except household sector</b>	1	2	3	4	5=1+2+3+4	6	7	8	9	10=6+7+8+9	11	12	13	14	15=11+12+13+14	16	17	18	19	20=16+17+18+19		
1	Agriculture, forestry and fishing																						
2	Mining and quarrying																						
3	Manufacturing industry																						
4	Electricity supply																						
5	Water supply																						
6	Construction																						
7	Wholesale, retail trade and repair of motor vehicles and motorcycles																						
8	Transport and warehousing																						
9	Accommodation and food services																						
10	Information and communication																						
11	Financial and insurance activities																						
12	Real estate business																						
13	Professional, scientific and technical activities																						
14	Administrative and support service activities																						
15	Public administration, defence and compulsory social insurance																						
16	Education																						
17	Health and social welfare																						
18	Art, entertainment and recreational activities																						
19	Other service activities																						
20	Activities of households as employers																						
21	Activities of extra-territorial organisations and bodies																						
22	Other																						
	II) Household sector - residents																						
	III) Non-residents																						
	<b>Total (II+III)</b>					<b>Ukupno A)*</b>					<b>Ukupno B)**</b>					<b>Ukupno C)***</b>						<b>Ukupno D)****</b>	
<b>E</b>	<b>Interest receivables and value adjustment of interest receivables</b>																						Ukupno suma E)
<b>F</b>	<b>Accruals and prepayments of interest and fees and value adjustment</b>																						Ukupno suma F)
<b>G</b>	<b>TOTAL G (A+B+C+D+E+F)</b>																						<b>G (A+B+C+D+E+F)*****</b>

LIABILITIES		Funds at escrow account		Deposits				H) Total deposits and funds at escrow account
Rb.	Djelatnost	EUR	Other foreign currency	Up to 1 year		Over 1 year		
				EUR	Other foreign currency	EUR	Other foreign currency	
	<b>I) Residents, except household sector</b>	1	2	3	4	5	6	7=1+2+3+4+5+6
1	Agriculture, forestry and fishing							
2	Mining and quarrying							
3	Manufacturing industry							
4	Electricity supply							
5	Water supply							
6	Construction							
7	Wholesale, retail trade and repair of motor vehicles and motorcycles							
8	Transport and warehousing							
9	Accommodation and food services							
10	Information and communication							
11	Financial and insurance activities							
12	Real estate business							
13	Professional, scientific and technical activities							
14	Administrative and support service activities							
15	Public administration, defence and compulsory social insurance							
16	Education							
17	Health and social welfare							
18	Art, entertainment and recreational activities							
19	Other service activities							
20	Activities of households as employers							
21	Activities of extra-territorial organisations and bodies							
22	Other							
	II) Household sector - residents							
	III) Non-residents							
<b>H</b>	<b>Total (II+III)</b>							<b>Ukupno H)*****</b>
<b>I</b>	<b>Interest payable</b>							
<b>J</b>	<b>Accruals and prepayments</b>							
<b>K</b>	<b>Total</b>							<b>K (H+I+J)*****</b>

Note:

\* Total amount A must equal to total amount B) in the Form M-KL1=position 4 in the Form BS1

\*\* Total amount B must equal to total amount A) + C) in the Form M-KL1

\*\*\* Total amount C must equal to total amount D) in the Form M-KL1

\*\*\*\* Total amount D must equal to total amount E) in the Form M-KL1

\*\*\*\*\* Total amount G must equal to sum of positions 2 and 3 in the Form BS

\*\*\*\*\* Total amount H) must equal to position 14 in the Form BS1=position C in the Form M-D

\*\*\*\*\* Total amount K) must equal to position 19 and 20 in the Form BS1=position F in the Form M-D

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REPORT ON LOANS AND OTHER RECEIVABLES FROM NATURAL PERSONS

M-KFL

(000 EUR)

No	Type of loan	A) Gross loans					B) Other receivables					C) Value adjustments of gross loans					D) Value adjustments of other receivables							
		Number of accounts	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Number of accounts	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	
I	Cash - non-earmarked																							
II	Earmarked																							
1	Car purchase																							
2	Residential loans																							
3	Remodelling of residential or commercial building																							
4	Purchase of consumables																							
5	Other																							
III	Mortgage loans																							
IV	Lease operations																							
1	Cars																							
2	Equipment																							
3	Apartments																							
4	Other																							
V	Credit cards, natural persons																							
VI	Total I + II + III + IV+V						<b>Total A*</b>						<b>Total B**</b>					<b>Total C***</b>					<b>Total D****</b>	

Note:

- \* Total amount A must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category B) gross loans)
- \*\* Total amount B must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category C) gross loans)
- \*\*\* Total amount C must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category D) gross loans)
- \*\*\*\* Total amount D must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category E) gross loans)

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**REPORT ON BORROWINGS**

FORM M- IP

(000 EUR)

Number	Creditor's name	Approval date	Original amount	Maturity date	Interest rate	As at
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						
16.						
17.						
18.						
19.						
20.						
21.						
22.						
23.						
24.						
25.						
26.						
27.						
28.						
29.						
30.						
31.						
32.						
33.						
34.						
35.						
36.						
37.						
38.						
39.						
40.						
41.	Others					
	<b>Total</b>			<b>0</b>		<b>0</b>

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**REPORT ON CASH AND DEPOSIT ACCOUNTS WITH DEPOSITORY INSTITUTIONS**

FORM M-ND

(000 €)

No	Description	EUR	Foreign currency*	Total:
<b>A</b>	<b>Cash and deposits with central banks</b>			
1.	Cash			
2.	Funds in process of collection			
3.	Funds at settlement account with the Central Bank of Montenegro			
4.	Deposits with the Central Bank of Montenegro			
5.	Deposits with other central banks			
<b>B</b>	<b>Value adjustment of cash and deposits with central banks</b>			
6.	Value adjustment of cash and deposits with central banks			
<b>C</b>	<b>Interest receivables and value adjustment of interest receivables</b>			
7.	Receivables from invoiced interest: other			
8.	Value adjustment of cash and cash equivalents and deposits with CBCG			
<b>D</b>	<b>TOTAL: (A - B + C)</b>			

NOTE:

Total amount must be equal to position 1 in Form BS

\* Foreign currencies denominated in EUR as at reporting date

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REPORT ON SECURITIES HELD TO MATURITY

FORM M-HOV-AA  
(000 €)

No	Securities held to maturity Description	Depreciated value		
		Total	EUR	TOTAL:
1.	Government of Montenegro (type of securities)			
2.	Local self-government units (type of securities)			
3.	Other residents (type of securities)			
4.	Non-residents (type of securities)			
5.	Non-amortised discount / premiums			
A.	<b>Total securities held to maturity</b>			
B.	<b>Value adjustment of securities held to maturity</b>			
C.	<b>Interest receivables from securities held to maturity, value adjustment of interest</b>			
D.	<b>Accruals and prepayments of interests and fees</b>			
E.	<b>TOTAL (A - B + C + D) **</b>			

NOTE:

- \* Total amount A) must be equal to position 5 in the Form BS1
- \* Total amount E) must be equal to position 8.b. In the Form BS
- \*\* Foreign currencies denominated in EUR as at reporting date

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Approved by:



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**REPORT ON TRADING ASSETS, AVAILABLE FOR SALE AND SECURITIES CARRIED AT FAIR VALUE THROUGH PROFIT AND LOSS**

(000 EUR)

No	Position	Debt securities					TOTAL 1:
		Quoted market price	Comparative value	Transaction amount at initial recognition/amount determined using valuation techniques	EUR	Other foreign currency	
<i>I</i>	<b>Financial assets held for trading</b>						
1.	Government of Montenegro (type of securities)						
2.	Local self-government units (type of securities)						
3.	Other residents						
4.	Non-residents						
5.	Non-amortised discount/premiums						
A.	<b>Total financial assets held for trading (1+2+3+4+5)</b>						
B.	<b>Interest receivables of trading securities, accruals and prepayments of interest and fees</b>						
C.	<b>Loan purchased for trading</b>						
D.	<b>TOTAL A+B+C</b>						
<i>II</i>	<b>Available for sale securities</b>						
6.	Government of Montenegro (type of securities)						
7.	Local self-government units (type of securities)						
8.	Other residents						
9.	Non-residents						
10.	Non-amortised discount/premiums						
E.	<b>Total available for sale securities (6+7+8+9+10)</b>						
F.	<b>Value adjustment of available for sale securities</b>						
G.	<b>Interest receivables of securities available for sale, value adjustment of interest, accruals and prepayments of interests and fees</b>						
H.	<b>TOTAL: E - F + G</b>						

	Derivative financial assets used as security instrument	Quoted market price	Comparative value	Transaction amount at initial recognition/amount determined using valuation techniques	EUR	Other foreign currency	TOTAL
11.	Residents						
12.	Non-residents						
I.	<b>Total derivative financial assets used as security instruments (11+12)</b>						
J.	<b>Interest receivables of securities available for sale, value adjustment of interest, accruals and prepayments of interests and fees</b>						
K.	<b>TOTAL: I + J</b>						
<i>IV</i>	<b>Securities carried at fair value through profit and loss</b>						
L.	<b>Securities carried at fair value through profit and loss</b>						
M.	<b>Interest receivables, value adjustment of interest, accruals and prepayments of interests and fees</b>						
N.	<b>TOTAL: L + M</b>						

NOTE:

- \* Total amount A1 must be equal to sum of positions 2a and 2c in the Form BS1
  - \*\* Total amount D must be equal to position 5 in the Form BS
  - \*\*\* Total amount E1 must be equal to position 2b in the Form BS1
  - \*\*\*\* Total amount H must be equal to position 8a in the Form BS
  - \*\*\*\*\* Total amount I must be equal to position 2d in the Form BS1
  - \*\*\*\*\* Total amount L must be equal to 2e in the Form BS1
  - \*\*\*\*\* Total amount N must be equal to position 6 in the Form BS
- Foreign currency denominated in EUR as at reporting date

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Approved by:

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## REPORT ON SECURITIES ISSUED, DERIVATIVE FINANCIAL LIABILITIES AND LIABILITIES CARRIED AT FAIR VALUE THROUGH PROFIT AND LOSS

FORM M-HOV-PF  
(000 €)

No	Position	Quoted market price	Comparative value	Transaction amount at initial recognition/amount determined using valuation techniques	EUR	Other foreign currency	Total
<i>I</i>	<i>Liabilities for securities issued</i>						
1.	Banks, residents						
2.	Banks, non-residents						
3.	Other depository institutions, residents						
4.	Other depository institutions, non-residents						
5	Other financial institutions /companies dealing with financial activity, residents						
6	Other financial institutions/companies dealing with financial activity, non-residents						
7	Government of Montenegro						
8	Other Budget of Montenegro beneficiaries						
9	Local self-government units						
10	Companies, residents						
11	Companies, non-residents						
12	Other						
13	Non-amortised discount/premiums						
A.	<b>Total securities issued</b>						
B.	<b>Interest payables and accruals and prepayments</b>						
C.	<b>Total: A + B</b>						
<i>II</i>	<i>Derivative financial liabilities held for trading</i>						
14	Residents						
15	Non-residents						
D.	<b>Total derivative financial liabilities held for trading</b>						
E.	<b>Interest payables and accruals and prepayments</b>						
F.	<b>Total: D + E</b>						
<i>III</i>	<i>Derivative financial liabilities used as security instrument</i>						
16	Residents						
17	Non-residents						
G.	<b>Total derivative financial liabilities held as security instruments</b>						
H.	<b>Interest payables and accruals and prepayments</b>						
I.	<b>Total: G + H</b>						
J.	<b>Financial liabilities carried at fair value through profit and loss</b>						
K.	<b>Interest payables and accruals and prepayments</b>						
L.	<b>Total: J + H</b>						

## NOTE:

- \* Total amount A) must be equal to position 17c in the Form BS1
- \* Total amount C) must be equal to position 26 in the Form BS
- \* Total amount D) must be equal to position 19 in the Form BS1
- \* Total amount F) must be equal to position 23 in the Form BS
- \* Total amount G) must be equal to position 20 in the Form BS1
- \* Total amount I) must be equal to position 25 in the Form BS
- \* Total amount J) must be equal to position 18 in the Form BS1
- \* Total amount L) must be equal to position 24 in the Form BS
- \* Foreign currencies denominated in EUR as at reporting day

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REPORT ON LOANS AND RECEIVABLES FROM BANKS AND OTHER CLIENTS

FORM M-KL1

No	Position	A) Deposits with banks and other depository institutions							B) Gross loans							
		Demand deposits	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	EUR	Other foreign currency ***	TOTAL	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	EUR	Other foreign currency ***	TOTAL
		1	2	3	4	5	6	7	8 (1+2+3+4+5+6+7)	9	10	11	12	13	14	15 (9+10+11+12+13+14)
1	Banks, residents															
2	Banks, non-residents															
3	Other financial institutions, residents															
4	Other financial institutions, non-residents															
5	Other depository institutions, residents															
6	Other depository institutions, non-resident															
7	Companies dealing with financial activity, residents															
8	Companies dealing with financial activity, non-residents															
9	Private funds, residents															
10	Funds, non-residents															
11	State companies															
12	Private companies															
13	Entrepreneurs															
14	Public services of local self-government units															
15	Private companies - non-residents															
16	Government of Montenegro															
17	Local self-government units															
18	Other Budget of Montenegro beneficiaries															
19	Regulatory agencies, residents															
20	Regulatory agencies, non-residents															
21	State funds															
22	Non-government and other non-profit organisations, residents															
23	Non-government and other non-profit organisations, non-residents															
24	Natural persons, residents															
25	Natural persons, non-residents															
26	Credit cards, natural persons, residents															
27	Credit cards, natural persons, non-residents															
28	Credit cards, other, residents															
29	Credit cards, other, non-residents															
30	Other															
31	<b>TOTAL</b>															
F	Interest receivables and value adjustment of interest receivables															
G	Accruals and prepayments: interests and fees and value adjustment															

No	Position	Demand deposits	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	EUR	Other foreign currency ***	TOTAL
A	Deposits with banks and other depository institutions								
B	Gross loans								
C	Other receivables								
D	Value adjustment of gross loans								
E	Value adjustment of other receivables from banks and other clients								
F	Interest receivables and value adjustment of interest receivables								
G	Accruals and prepayment: interest and fees and value adjustment								
H	<b>TOTAL (A+B+C-D-E+F+G)</b>								

NOTE:

Total amount B must be equal to position 4 in the Form BS1

Total amount H must be equal to the sum of positions 2 and 3 in the Form BS

\* Foreign currencies denominated in EUR as at reporting day

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/registration number/

**REPORT ON CASH AND DEPOSIT ACCOUNTS WITH BANKS AND OTHER DEPOSITORY INSTITUTIONS**

FORM M-ND1

(000 €)

No	Description	EUR	Foreign currency*	Total:
1.	Cash			
2.	Cash in process of collection			
3.	Funds at settlement account with the Central Bank of Montenegro			
4.	Funds at accounts with foreign banks (demand deposits)			
5.	Deposits with the Central Bank of Montenegro			
6.	Deposits with banks, residents			
7.	Deposits with other depository institutions, residents			
8.	Deposits with banks/other central banks/depository institutions, non-residents			
9.	Funds of clients from custody operations			
10.	<b>TOTAL:</b>			

NOTE:

Total amount must be equal to position 1 in Form BS

\* Foreign currencies denominated in EUR as at reporting date

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Prepared by:

\_\_\_\_\_ / name and family name /signature /phone number of authorised person/

Approved by:

REPORT ON PAST DUE LOANS AND RECEIVABLES FROM BANKS AND OTHER CLIENTS

FORM M-BSK1

No	Position	A) Deposits with banks and other depository institutions				B) Gross loans					
		31-90 days past due receivables	91-270 days past due receivables	271-365 days past due receivables	Over 365 days past due receivables	TOTAL	31-90 days past due receivables	91-270 days past due receivables	271-365 days past due receivables	Over 365 days past due receivables	TOTAL
		1	2	3	4	5 (1+2+3+4)	6	7	8	9	10 (6+7+8+9)
1	Banks, residents										
2	Banks, non-residents										
3	Other financial institutions, residents										
4	Other financial institutions, non-residents										
5	Other depository institutions, residents										
6	Other depository institutions, non-resident										
7	Companies dealing with financial activity, residents										
8	Companies dealing with financial activity, non-residents										
9	Private funds, residents										
10	Funds, non-residents										
11	State companies										
12	Private companies										
13	Entrepreneurs										
14	Public services of local self-government units										
15	Private companies - non-residents										
16	Government of Montenegro										
17	Local self-government units										
18	Other Budget of Montenegro beneficiaries										
19	Regulatory agencies, residents										
20	Regulatory agencies, non-residents										
21	State funds										
22	Non-government and other non-profit organisations, residents										
23	Non-government and other non-profit organisations, non-residents										
24	Natural persons, residents										
25	Natural persons, non-residents										
26	Credit cards, natural persons, residents										
27	Credit cards, natural persons, non-residents										
28	Credit cards, other, residents										
29	Credit cards, other, non-residents										
30	Other										
31	TOTAL										
F	Interest receivables and value adjustment of interest receivables										
G	Accruals and prepayments: interests and fees and value adjustment										
No	Summary	From 31 to 90 days	From 91 to 270 days	From 271 to 365 days	Over 365 days	TOTAL					
A	Deposits with banks and other depository institutions										
B	Gross loans										
C	Other receivables										
D	Value adjustment of gross loans										
E	Value adjustment of other receivables from banks and other clients										
F	Interest receivables and value adjustment of interest receivables										
G	Accruals and prepayment: interest and fees and value adjustment										
H	TOTAL (A+B+C-D-E+F+G)										

NOTE:

Past due loans or lease operations where repayment of principal or interest tranche (instalment) is more than 31 days past due, and/or where repayment of principal or interest is past due 31 days and over

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REPORT ON DEPOSITS AND FUNDS AT ESCROW ACCOUNT

FORM M-D  
(000 €)

No	Deposits and funds at escrow account - EUR	Funds at escrow account	Demand deposits	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	TOTAL
1.	Banks, residents							
2.	Banks, non-residents							
3.	Other financial institutions, residents							
4.	Other financial institutions, non-residents							
5.	Other depository institutions, residents							
6.	Other depository institutions, non-resident							
7.	Companies dealing with financial activity, residents							
8.	Companies dealing with financial activity, non-residents							
9.	Private funds, residents							
10.	Funds, non-residents							
11.	State companies							
12.	Private companies							
13.	Entrepreneurs							
14.	Public services of local self-government units							
15.	Private companies - non-residents							
16.	Government of Montenegro							
17.	Local self-government units							
18.	Other Budget of Montenegro beneficiaries							
19.	Regulatory agencies, residents							
20.	Regulatory agencies, non-residents							
21.	State funds							
22.	Non-government and other non-profit organisations, residents							
23.	Non-government and other non-profit organisations, non-residents							
24.	Natural persons, residents							
25.	Natural persons, non-residents							
26.	Other							
A.	Total deposits and funds at escrow account - EUR							0

No	Deposits and funds at escrow account - other foreign currencies	Funds at escrow account	Demand deposits	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	TOTAL
1.	Banks, residents							
2.	Banks, non-residents							
3.	Other financial institutions, residents							
4.	Other financial institutions, non-residents							
5.	Other depository institutions, residents							
6.	Other depository institutions, non-resident							
7.	Companies dealing with financial activity, residents							
8.	Companies dealing with financial activity, non-residents							
9.	Private funds, residents							
10.	Funds, non-residents							
11.	State companies							
12.	Private companies							
13.	Entrepreneurs							
14.	Public services of local self-government units							
15.	Private companies - non-residents							
16.	Government of Montenegro							
17.	Local self-government units							
18.	Other Budget of Montenegro beneficiaries							
19.	Regulatory agencies, residents							
20.	Regulatory agencies, non-residents							
21.	State funds							
22.	Non-government and other non-profit organisations, residents							
23.	Non-government and other non-profit organisations, non-residents							
24.	Natural persons, residents							
25.	Natural persons, non-residents							
26.	Other							
B.	Total deposits and funds at escrow account - other foreign currencies							
C.	Total deposits (A + B)							

D.	Interest payables							
E.	Accruals and prepayments							
F.	Total deposits, funds at escrow account, interest and accruals and prepayments (C + D + E)							

No	Deposits and funds at escrow account - summary	Funds at escrow account	Demand deposits	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	TOTAL
1.	Banks, residents							
2.	Banks, non-residents							
3.	Other financial institutions, residents							
4.	Other financial institutions, non-residents							
5.	Other depository institutions, residents							
6.	Other depository institutions, non-resident							
7.	Companies dealing with financial activity, residents							
8.	Companies dealing with financial activity, non-residents							
9.	Private funds, residents							
10.	Funds, non-residents							
11.	State companies							
12.	Private companies							
13.	Entrepreneurs							
14.	Public services of local self-government units							
15.	Private companies - non-residents							
16.	Government of Montenegro							
17.	Local self-government units							
18.	Other Budget of Montenegro beneficiaries							
19.	Regulatory agencies, residents							
20.	Regulatory agencies, non-residents							
21.	State funds							
22.	Non-government and other non-profit organisations, residents							
23.	Non-government and other non-profit organisations, non-residents							
24.	Natural persons, residents							
25.	Natural persons, non-residents							
26.	Other							
A+B	Total deposits and funds at escrow account							

Note:  
Total amount C) should be equal to position 14 in the Form BS1  
Total amount F) should be equal to the sum of positions 19 and 20 in the Form BS  
Foreign currencies denominated in EUR at reporting day

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**REPORT ON BORROWINGS TAKEN**

FORM M-P

(000 €)

No.	Description	EUR		Other foreign currencies ***		Total		TOTAL:
		up to 1 year	over 1 year	up to 1 year	over 1 year	up to 1 year	over 1 year	
<b>A</b>	<b>Borrowings*</b>							
1.	Central Bank of Montenegro							
2.	Other central banks							
3.	Banks, residents							
4.	Banks, non-residents							
5.	Parent banks							
6.	Other members of the banking group							
7.	Other depository institutions, residents							
8.	Other depository institutions / other financial institutions, non-residents							
9.	Government of Montenegro							
10.	Others							
<b>B</b>	<b>Interest payables</b>							
<b>C</b>	<b>Accruals and prepayments</b>							
<b>D</b>	<b>TOTAL: (A + B + C) **</b>							

NOTE:

\* Total amount A must be equal to the sum of the positions 17a and 17b in the Form BS1

\*\* Total amount D must be equal to the sum of the positions 21 and 22 in the Form BS

\*\*\* Foreign currencies denominated in EUR as at reporting day

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No	Deposits - foreign currency	WADIR	Demand deposits	Number of deposits	Rate in %	Up to 3 months	Number of deposits	Rate in %	up to 1 year	Number of deposits	Rate in %	up to 3 years	Number of deposits	Rate in %	up to 5 years	Number of deposits	Rate in %	Over 5 years	Number of deposits	Rate in %	Total	Number of deposits	Rate in %
I	Financial institutions	WANIR																					
		WAEIR																					
II	Non-financial institutions	WANIR																					
		WAEIR																					
1	Agriculture, forestry and fishing	WANIR																					
		WAEIR																					
2	Mining and quarrying	WANIR																					
		WAEIR																					
3	Manufacturing industry	WANIR																					
		WAEIR																					
4	Electricity supply	WANIR																					
		WAEIR																					
5	Water supply	WANIR																					
		WAEIR																					
6	Construction	WANIR																					
		WAEIR																					
7	Wholesale, retail trade and repair of motor vehicles and motorcycles	WANIR																					
		WAEIR																					
8	Transport and warehousing	WANIR																					
		WAEIR																					
9	Accommodation and food services	WANIR																					
		WAEIR																					
10	Information and communication	WANIR																					
		WAEIR																					
11	Financial and insurance activities	WANIR																					
		WAEIR																					
12	Real estate business	WANIR																					
		WAEIR																					
13	Professional, scientific and technical activities	WANIR																					
		WAEIR																					
14	Administrative and support service activities	WANIR																					
		WAEIR																					
15	Public administration, defence and compulsory social insurance	WANIR																					
		WAEIR																					
16	Education	WANIR																					
		WAEIR																					
17	Health and social welfare	WANIR																					
		WAEIR																					
18	Art, entertainment and recreational activities	WANIR																					
		WAEIR																					
19	Other service activities	WANIR																					
		WAEIR																					
20	Activities of households as employers	WANIR																					
		WAEIR																					
21	Activities of extra-territorial organisations and bodies	WANIR																					
		WAEIR																					
III	General government	WANIR																					
		WAEIR																					
IV	Other (non-profit organisations)	WANIR																					
		WAEIR																					
V	Total legal persons	WANIR																					
		WAEIR																					
VI	Natural persons	WANIR																					
		WAEIR																					
VII	WADIR on total deposits in foreign currency	WANIR																					
		WAEIR																					

VIII	WADIR on total deposits of legal persons	WANIR																					
		WAEIR																					
IX	WADIR on deposits of natural persons	WANIR																					
		WAEIR																					
X	WADIR on total deposits of bank	WANIR																					
		WAEIR																					

\* Financial institutions include banks and other institutions of the financial system

\*\* Non-financial institutions include state companies, private companies, entrepreneurs, public services of local self-government units and companies, non-residents.

\*\*\* General Government include Government of Montenegro, other Budget of Montenegro beneficiaries, local self-government units and state funds.

\*\*\*\* Category "Other" include non-government and other non-profit organisations and other

WADIR - weighted average deposit interest rate: WANIR - weighted average nominal interest rate: WAEIR- weighted average effective interest

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FORM M-IPPZP

**REPORT IN INVESTMENTS IN ASSOCIATES AND JOINT VENTURES UNDER EQUITY METHOD AND INVESTMENTS IN SUBSIDIARIES**

(000 €)

No	Participation in capital or voting rights	registration number	Activity	Form of	%	Amount
	(name of legal person)		F/N**	Investment***	of ownership	
	1	2	3	4	5	6
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
	<b>Total*</b>					

NOTE:

\* Total amount must be equal to the positions 9 and 10 in the Form BS

\*\* F – financial, N – non-financial

\*\*\* 1 – significant influence

2 – equity investments in subsidiaries

3 – joint ventures

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FORM M-OZ

**REPORT ON BANK'S OBLIGATIONS TO NON-RESIDENTS BY COUNTRIES**

(000 €)

No	Country	Deposits from		Total deposits	Liabilities on loans and securities issued (borrowings) to		Total funds borrowed	Financial liabilities held for trading	Financial liabilities carried at fair value through profit and loss	Derivative financial liabilities as security instrument	Subordinated debt	Share capital	Other liabilities	Total
		banks	other clients		banks	other clients								
	1	2	3	4 (2+3)	5	6	7 (5+6)	8	9	10	11	12	13	14 (4+7+8+9+10+11+12+13)
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
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FORM M-BS\_PR

**CHANGES IN RESERVES, PROVISIONS AND VALUE ADJUSTMENTS**

(000 €)

No	Date	Balance of the account 3025	Calculated regulatory loan loss provisions	Value adjustment for loan losses	Required regulatory reserves from income for estimated loan	Missing provisions	Sources of coverage of reserves at end of			Balance at the account 3025 at end of year
							Income	Reserves from income after tax	Total	
1	2	3	4	5	6=4-5	7=6-3	8	9	10=8+9	11=3+10
	1. January									
	31. March									
	30. June									
	30. September									
	31. December									

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FORM M- KA1

**REPORT ON ASSET CLASSIFICATION**

(000 EUR)

	Asset items	cash collateral	other collateral	CLASSIFICATION					Total: 8=1+2+3+4+5+6+7
				A	B	C	D	E	
		1	2	3	4	5	6	7	
<b>1</b>	<b>Total loans and receivables (1a+1b+1c+1d+1e+1f)</b>								
1a	Loans from banks and clients								
1b	Funds and deposits from banks								
1c	Interest rate								
1d	Factoring and forfaiting								
1e	Bank's receivables on unsettled sureties, guarantees and bills of exchange								
1f	Accruals and prepayments								
2	Investment securities								
3	Investments in associates, joint ventures under equity method and subsidiaries								
4	Other asset items for which provisions are established								
<b>5</b>	<b>Assets for which loan loss provisions are established (1+2+3+4)</b>								
6	Calculated regulatory loan loss provisions (1a+1b+1c+1d+1e+1f)								
7	Value adjustments for loan losses (1a+1b+1c+1d+1e+1f)								
8	Required regulatory reserves from income for estimated loan losses (6-7)								
9	Calculated regulatory reserves for losses on other asset items (2,3,4)								
10	Value adjustment for other asset items (2,3,4)								
11	Required regulatory reserves from income for estimated asset losses (9-10)								
12	Total calculated regulatory loan loss provisions and other asset items (6+9)								
13	Total value adjustment for loans and other asset items (7+10)								
14	Total required regulatory reserves from income for estimated loan and asset losses (8+11)								
15	Special regulatory reserves from income for estimated asset losses (account 3025)								
16	Amount of missing reserves (14-15)								
17	<b>On-balance sheet assets for which reserves for estimated losses are not established</b>								
<b>18</b>	<b>Total assets: (5+17)</b>								
<b>19</b>	<b>Total assets: (18-13)</b>								
		<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>Total:</b>		
1	Loans or portion of loan secured by cash deposit								
2	Loans or portion of loan secured by other collateral with code								
3	Other placement secured by cash deposit								
4	Other placement secured by other valid collateral (code)								

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FORM M-KA2

**REPORT ON OFF-BALANCE SHEET ASSET CLASSIFICATION**

(000 €)

	Off balance sheet asset items	cash collateral*	collateral*	A	B	C	D	E	Total
		1	2	3	4	5	6	7	8=1+2+3+4+5+6
1	Guarantees issued								
2	Credit obligations given (approved, unused loans)								
3	Bill of exchange securities and bill of exchange acceptances								
4	Other sureties								
5	Uncovered letter of credits								
6	Other balance sheet items for which the reserves are established								
7	<b>Off balance sheet for which loan loss provisions are established (1+2+3+4+5+6)</b>								
8	Calculated regulatory reserves on off balance sheet items								
9	Reserves for losses on off-balance sheet								
10	Required regulatory reserves for losses on off balance sheet (8-9)								
11	Special regulatory reserves for losses on off-balance sheet (account 3025)								
12	Amount of missing reserves on off-balance sheet (10-11)								
13	<b>Off balance sheet assets for which reserves for estimated losses are not established</b>								
14	<b>Total off-balance sheet: (7+13)</b>								

Note: total off balance sheet must be equal to BS VB position total 11

	A	B	C	D	E	Total
Off balance sheet items secured by cash deposit						
Off balance sheet secured by other valid collateral (code)						

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FORM M-KNA\_B

REPORT ON CLASSIFICATION OF ASSETS AND LIST OF NON-PERFORMING ASSETS

(000 €)

No	Debtor's name	Loans	Funds and deposits with banks	Interest rate	Factoring and forfaiting	Other receivables	Total	Total calculated regulatory reserves for loan losses and other asset items	Total value adjustment for loans and other asset items	Total required regulatory reserves from income for estimated loan and asset losses	Special regulatory reserves from income for estimated asset losses (account 3025)	Amount of lacking reserves	Categories C,D and E	Collateral	Code of collateral
		1	2	3	4	5	6=1+2+3+4+5	7	8	9=7-8	10	11 = 9-10			
1															
2															
3															
4															
5															
6															
7															
8															
9															
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21															
22															
23															
24															
25															
26															

Note: Table represents sum of categories C, D and E from KA1

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FORM M-KNA\_VB

**REPORT ON CLASSIFICATION OF OFF-BALANCE SHEET AND LIST OF NON-PERFORMING OFF-BALANCE SHEET ASSETS**

(000 €)

No	Debtor's name	Guarantees	Letters of credit	Receivables based on non-performing off-balance sheet commitments	Other	Off-balance sheet total	Calculated regulatory reserves on off-balance sheet items	Loss provisions on off-balance sheet	Required regulatory reserves for losses on off-balance sheet (6-7)	Special regulatory reserves for losses on off-balance sheet (account 3025)	Amount of lacking reserves	Categories C,D and E	Collateral	Code of collateral
		1	2	3	4	5=1+2+3+4	6	7	8=6-7	9	10 = 8-9			
1														
2														
3														
4														
5														
6														
7														
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Note: Table represents sum of categories C, D and E from KA2

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FORM M-BS\_VB

**OFF BALANCE SHEET RECORDS**

(000 €)

No	Position	Amount
1	Irrevocable commitments for granting loans	
2	Irrevocable documentary letters of credit issued for foreign payments	
3	Other letters of credit issued for foreign payments	
4	Guarantees issued	
4.1.	Payment guarantees issued	
4.2.	Performance guarantees issued	
4.3.	Other types of guarantees	
5	Bills of exchange issued and sureties given	
6	Foreign cheques sent for collection	
7	Nostro financial activities connected with the collection process	
8	Current FX contracts	
8.1.	Prompt FX sale	
8.2.	Prompt FX purchase	
8.3.	Forward FX sale	
8.4.	Forward FX purchase	
9	Collateral based on receivables	
10	Other items of bank's off-balance sheet exposure	
<b>11</b>	<b>Total</b>	
<b>12</b>	<b>Memorandum</b>	
12.1.	Accrued interest	
12.2.	Other	

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FORM M-PRK\_1

**EXTENSION OF REPAYMENT PERIOD FOR PRINCIPAL OR MATURITY**

(000 €)

No	Description of restructuring	Loans	Interest rate	Other	Interest rate	Value adjustment for restructured	Regulatory reserves	Collateral	Code of collateral	Category (A,B,C,D,E)	Total	Total
		1	2	3	4	5	6	7	8	9	10=1+2-7	11=1+2+3-7
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
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38	Total restructured - category A											
39	Total restructured - category B											
40	Total restructured - category C											
41	Total restructured - category D											
42	Total restructured - category E											
43	<b>Total* (A+B+C+D+E)</b>											

Note: Total\* is sum of positions 38+39+40+41+42  
 Total restructured loans in the category A include all restructured loans in category A under requested basis of such bank  
 Total restructured loans in the category B include all restructured loans in category B under requested basis of such bank  
 Total restructured loans in the category C include all restructured loans in category C under requested basis of such bank  
 Total restructured loans in the category D include all restructured loans in category D under requested basis of such bank  
 Total restructured loans in the category E include all restructured loans in category E under requested basis of such bank

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FORM M-PRK\_2

**REDUCTION IN INTEREST RATE ON LOAN GRANTED**

(000 €)

No	Description of restructuring	Loans 1	Interest rate 2	Other 3	Interest rate 4	Value adjustment for restructured loans 5	Regulatory reserves 6	Collateral 7	Code of collateral 8	Category (A,B,C,D,E) 9	Total 10=1+2-7	Total 11=1+2+3-7
1												
2												
3												
4												
5												
6												
7												
8												
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37												
38	Total restructured - category A											
39	Total restructured - category B											
40	Total restructured - category C											
41	Total restructured - category D											
42	Total restructured - category E											
43	<b>Total* (A+B+C+D+E)</b>											

Note: Total\* is sum of positions 38+39+40+41+42

Total restructured loans in the category A include all restructured loans in category A under requested basis of such bank

Total restructured loans in the category B include all restructured loans in category B under requested basis of such bank

Total restructured loans in the category C include all restructured loans in category C under requested basis of such bank

Total restructured loans in the category D include all restructured loans in category D under requested basis of such bank

Total restructured loans in the category E include all restructured loans in category E under requested basis of such bank

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FORM M-PRK\_3

**ASSUMED RECEIVABLES OF DEBTOR TO THIRD PARTY ON BEHALF OF FULL OR PARTIAL COLLECTION OF LOANS**

(000 €)

No	Description of restructuring	Loans	Interest rate	Other	Interest rate	Value adjustment for restructured loans	Regulatory reserves	Collateral	Code of collateral	Category (A,B,C,D,E)	Total	Total
		1	2	3	4	5	6	7	8	9	10=1+2-7	11=1+2+3-7
1												
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37												
38	Total restructured - category A											
39	Total restructured - category B											
40	Total restructured - category C											
41	Total restructured - category D											
42	Total restructured - category E											
43	<b>Total* (A+B+C+D+E)</b>											

Note: Total\* is sum of positions 38+39+40+41+42

Total restructured loans in the category A include all restructured loans in category A under requested basis of such bank

Total restructured loans in the category B include all restructured loans in category B under requested basis of such bank

Total restructured loans in the category C include all restructured loans in category C under requested basis of such bank

Total restructured loans in the category D include all restructured loans in category D under requested basis of such bank

Total restructured loans in the category E include all restructured loans in category E under requested basis of such bank

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FORM M-PRK\_4

**REDUCTION IN THE AMOUNT OF PRINCIPAL OF DEBT OR INTEREST**

(000 €)

No	Description of restructuring	Loans	Interest rate	Other	Interest rate	Value adjustment for restructured loans	Regulatory reserves	Collateral	Code of collateral	Category (A,B,C,D,E)	Total	Total
		1	2	3	4	5	6	7	8	9	10=1+2-7	11=1+2+3-7
1												
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38	Total restructured - category A											
39	Total restructured - category B											
40	Total restructured - category C											
41	Total restructured - category D											
42	Total restructured - category E											
43	<b>Total* (A+B+C+D+E)</b>											

Note: Total\* is sum of positions 38+39+40+41+42

Total restructured loans in the category A include all restructured loans in category A under requested basis of such bank

Total restructured loans in the category B include all restructured loans in category B under requested basis of such bank

Total restructured loans in the category C include all restructured loans in category C under requested basis of such bank

Total restructured loans in the category D include all restructured loans in category D under requested basis of such bank

Total restructured loans in the category E include all restructured loans in category E under requested basis of such bank

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FORM M-PRK\_5

**CAPITALIZATION OF INTEREST ON LOAN GRANTED TO A DEBTOR**

(000 €)

No	Description of restructuring	Loans	Interest rate	Other	Interest rate	Value adjustment for restructured loans	Regulatory reserves	Collateral	Code of collateral	Category (A,B,C,D,E)	Total	Total
		1	2	3	4	5	6	7	8	9	10=1+2-7	11=1+2+3-7
1												
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38	Total restructured - category A											
39	Total restructured - category B											
40	Total restructured - category C											
41	Total restructured - category D											
42	Total restructured - category E											
43	<b>Total* (A+B+C+D+E)</b>											

Note: Total\* is sum of positions 38+39+40+41+42  
 Total restructured loans in the category A include all restructured loans in category A under requested basis of such bank  
 Total restructured loans in the category B include all restructured loans in category B under requested basis of such bank  
 Total restructured loans in the category C include all restructured loans in category C under requested basis of such bank  
 Total restructured loans in the category D include all restructured loans in category D under requested basis of such bank  
 Total restructured loans in the category E include all restructured loans in category E under requested basis of such bank

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FORM M-PRK\_6

**REPLACEMENT OF THE EXISTING LOAN(S) BY A NEW LOAN**

(000 €)

No	Description of restructuring	Loans	Interest rate	Other	Interest rate	Value adjustment for restructured loans	Regulatory reserves	Collateral	Code of collateral	Category (A,B,C,D,E)	Total	Total
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10=1+2-7</b>	<b>11=1+2+3-7</b>
1												
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37												
38	Total restructured - category A											
39	Total restructured - category B											
40	Total restructured - category C											
41	Total restructured - category D											
42	Total restructured - category E											
43	<b>Total* (A+B+C+D+E)</b>											

Note: Total\* is sum of positions 38+39+40+41+42  
 Total restructured loans in the category A include all restructured loans in category A under requested basis of such bank  
 Total restructured loans in the category B include all restructured loans in category B under requested basis of such bank  
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FORM M-PRK\_7

**OTHER SIMILAR BENEFITS FACILITATING DEBTOR'S FINANCIAL POSITION**

(000 €)

No	Description of restructuring	Loans	Interest rate	Other	Interest rate	Value adjustment for restructured loans	Regulatory reserves	Collateral	Code of collateral	Category (A,B,C,D,E)	Total	Total
		1	2	3	4	5	6	7	8	9	10=1+2-7	11=1+2+3-7
1												
2												
3												
4												
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38	Total restructured - category A											
39	Total restructured - category B											
40	Total restructured - category C											
41	Total restructured - category D											
42	Total restructured - category E											
43	<b>Total* (A+B+C+D+E)</b>											

Note: Total\* is sum of positions 38+39+40+41+42  
 Total restructured loans in the category A include all restructured loans in category A under requested basis of such bank  
 Total restructured loans in the category B include all restructured loans in category B under requested basis of such bank  
 Total restructured loans in the category C include all restructured loans in category C under requested basis of such bank  
 Total restructured loans in the category D include all restructured loans in category D under requested basis of such bank  
 Total restructured loans in the category E include all restructured loans in category E under requested basis of such bank

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FORM M-RU

**REPORT ON MATURITY MATCH OF ASSETS AND LIABILITIES**

(000 EUR)

I	Financial assets in balance sheet	1 - 7	8 - 15	16 - 30	31 - 90	91 - 180	181 - 365	1 - 5	Over 5	Total
		days	days	days	days	days	days	years	years	
1.	Cash, deposits with central banks and receivables from banks									
1.a.	Cash and cash equivalents									
1.b.	Funds with banks									
1.c.	Reserve requirements									
2.	Loans									
3.	Financial assets held for trading									
4.	Securities available for sale									
5.	Securities held to maturity									
6.	Derivative financial assets as security instrument									
7.	Other assets carried at fair value through profit and loss									
8.	Other receivables									
	<b>Total</b>									

II	Financial liabilities in balance sheet	1 - 7	8 - 15	16 - 30	31 - 90	91 - 180	181 - 365	1 - 5	Over 5	Total
		days	days	days	days	days	days	years	years	
1.	Total deposits									
1.a.	Demand deposits									
1.b.	Time deposits									
2.	Total borrowings									
2.a.	Borrowings from Government									
2.b.	Borrowings from parent bank									
2.c.	Borrowings from other credit and financial institutions									
3.	Issued debt securities									
4.	Financial liabilities held for trading									
5.	Financial liabilities carried at fair value through profit and loss									
6.	Derivative financial liabilities as security instrument									
7.	Other matured liabilities									
8.	Subordinated debts									
	<b>Total</b>									

III	DIFFERENCE:	1 - 7	8 - 15	16 - 30	31 - 90	91 - 180	181 - 365	1 - 5	Over 5	Total
		days	days	days	days	days	days	years	years	
1.	<b>Maturity gap I - II</b>									
2.	<b>Cumulative gap</b>									
	<b>% of total sources of funds</b>									

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FORM M-NDEP

**REPORT ON BANK'S LARGEST DEPOSITORS - 50 LARGEST DEPOSITORS (LEGAL AND NATURAL PERSON)**

(000 €)

No	Depositor	Demand deposits	Time deposits		Cash collateral (deposit)	Interest rate	Total amount of deposits	Bank's shareholder	Share (%)*
			Amount	Maturity					
		1	2	3	4	5	6=1+2+4		
1							0		
2							0		
3							0		
4							0		
5							0		
6							0		
7							0		
8							0		
9							0		
10							0		
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37							0		
38							0		
39							0		
40							0		
41							0		
42							0		
43							0		
44							0		
45							0		
46							0		
47							0		
48							0		
49							0		
50							0		
51	Other depositors						0		
	<b>Total</b>								<b>100%</b>

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