

DECISION
ON REPORTING TO THE CENTRAL BANK OF MONTENEGRO
(OGM 64/12 of 25 December 2012, 83/17 of 11 December 2017, 24/18 of 18 April 2018, 39/18 of 15 June 2018)

1. GENERAL PROVISION

Article 1

This decision shall regulate types, format, content and deadlines for the submission of the reports and other data to the Central Bank of Montenegro (hereinafter: the Central Bank).

2. TYPES OF REPORTS AND REPORTING PERIODS

2.1. Bank Reports

Daily Reports

Article 2

A bank shall submit to the Central Bank the following daily reports:

- 1) Report on Available Liquid Funds, Liabilities and Executed Payments (Form RLS);
- 2) Report on Deposits of Natural and Legal Persons (Form D-FLPL);
- 3) Report on Cash Balances (Form SGN).

The bank shall submit to the Central Bank daily reports referred to in paragraphs 1 and 2 above the following working day no later than until 15:00 hours.

The bank shall submit to the Central Bank daily reports referred to in paragraph 1 item 3) above the following working day no later than until 9:00 hours.

Ten-day Report

Article 3

The bank shall submit to the Central Bank ten-day liquidity report (Form DPL).

The bank shall submit to the Central Bank report referred to in paragraph 1 above no later than five days following the expiry of the reporting ten-day period.

Monthly Reports

Article 4

The bank shall submit to the Central Bank the following monthly reports:

- 1) Report on the Balance and Turnover of Funds at the Accounts (Form SRB);
- 2) Balance Sheet (Form M-BS);
- 3) Balance Sheet (Form M-BS1);

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- 4) Profit and Loss Statement (Form M-BU);
 - 5) Report on Other Comprehensive Income (Form M-UOR);
 - 6) Report on Cash and Deposit Accounts with Central Banks (Form M-ND);
 - 7) Report on Securities Measured at Amortised Cost (Form M-HOV_AA);
 - 8) Report on Financial Assets not Measured at Amortised Cost (Form M-HOV_AF);
 - 9) Report on Securities Issued and Derivative Financial Liabilities (Form M-HOV_PF);
 - 10) Report on Loans and Receivables from Banks and Other Clients (Form M-KL1);
 - 11) Report on Past Due Loans and Receivables from Banks and Other Clients (Form M-BSK1);
 - 12) Report on Deposits and Funds at Escrow Account (Form M-D);
 - 13) Report on Borrowings (Form M-IP);
 - 14) Report on Borrowings Taken (Form M-P);
 - 15) Report on Weighted Average Deposit Interest Rates (Form M-KS PPP);
 - 16) Report on Banks' Receivables from Non-Residents by Countries (Form M-PZ);
 - 17) Report on Banks' Liabilities to Non-Residents by Countries (Form M-OZ);
 - 18) Report on Asset Classification (Form M-KA1);
 - 19) Report on Off-Balance Sheet Asset Classification (Form M-KA2);
 - 20) Report on Classification of Assets and List of Non-Performing Assets (Form M-KNA_B);
 - 21) Report on Classification of Off-Balance Sheet and List of Non-Performing Off-Balance Sheet Assets (Form M-KNA_VB);
 - 22) Off-Balance Sheet Records (Form M-BS_VB);
 - 23) Extension of Repayment Period for Principal or Interest (Form M-PRK_1);
 - 24) Reduction in Interest Rate on Loan Granted (Form M-PRK_2);
 - 25) Acquired Debtor's Receivables to Third Party, Either Against Partial or Full Loan Repayment (Form M-PRK_3);
 - 26) Reduction in the Amount of Outstanding Principal or Interest (Form M-PRK_4);
 - 27) Capitalisation of Interest on Loan Granted to the Debtor (Form M-PRK_5);
 - 28) Replacement of the Existing Loan(s) by New Loan (Form M-PRK_6);
 - 29) Other Similar Arrangements Facilitating the Debtor's Financial Position (Form M-PRK_7);
 - 30) Report on Assets and Liabilities Maturity Match (Form M-RU);
 - 31) Report on Bank's Largest Depositors – 50 Largest Depositors (Legal and Natural Persons) – (Form M-NDEP);
 - 32) Report on Loans and Other Receivables from Natural Persons (Form M-KFL);
 - 33) Report on Structure of Loans and Other Receivables by Purpose (Form M-SKN);
 - 34) Report on Loans and Other Receivables/Deposits and Funds at Escrow Account by Non-Financial Sector Industries (Form M-KD);
 - 35) Overview of Securities Issued by the State (Government of Montenegro) – (Form M-HOV-ACG);
 - 36) Financial Assets to be Measured (Form M-IFRS9-A);
 - 37) Financial Liabilities to be Measured (Form M-IFRS9-P);
 - 38) Profit and Loss Statement Positions to be Measured (Form M-IFRS9-BU);
 - 39) Overview of Payment System Transaction Fees and Commissions (Form M-NPPP);
 - 40) Overview of Loans Migrated from One Stage into Another (Form M-MK);

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- 41) Report on Concentration of Exposures (Form M-NDB1);
 - 42) Report on Concentration of Exposures (Form M-NDB 2);
 - 43) Report on Bank's Receivables Sold and Repurchased (Form M-OIPP);
 - 44) Report on Issuers of Securities Owned by the Bank (Form M-HOV IPPZP);
 - 45) Report on Receivables from Banks and Other Financial Institutions – Demand and Time (Form M-PBFI);
 - 46) Loans and Deposits of Resident FISIM Producers (S.122) Provided to Resident FISIM Producers (S.122 and S.125) (Form M-FISIM-FP);
 - 47) Loans and Deposits of Resident FISIM Producers (S.122) provided to non-FISIM Producers (Form M-FISIM-NEP).

The bank shall submit to the Central Bank the reports under paragraph 1 above no later than eight days following the expiry of the reporting monthly period.

Quarterly Reports

Article 5

The bank shall submit to the Central Bank the following quarterly reports:

- 1) Report on the Balance and Turnover of Funds at the Accounts (Form SRB);
- 2) Balance Sheet (Form M-BS);
- 3) Balance Sheet (Form M-BS1);
- 4) Profit and Loss Statement (Form M-BU);
- 5) Report on Other Comprehensive Income (Form M-UOR);
- 6) Report on Bank's Own Funds (Form SSB);
- 7) Report on Bank's Solvency Ratio (Form KSB);
- 8) Report on Weighted Balance Sheet Assets (Form PBA);
- 9) Report on Weighted Off-Balance Sheet Assets (Form PVB);
- 10) Report on Capital Requirement for General Risk of Debt Instruments (Maturity-Based Method) - (Form OR1);
- 11) Report on Capital Requirement for General Risk of Debt Instruments (Duration-Based Method) - (Form OR2);
- 12) Report on Capital Requirement for Commodities Risk (Simplified Approach) - (Form RR1);
- 13) Report on Capital Requirement for Commodities Risk (Maturity Ladder Approach)-(Form RR2);
- 14) Report on Capital Requirement for Specific Risk of Debt Instruments (Form SR);
- 15) Report on Capital Requirement for Position Risk in Options (Form RPO);
- 16) Report on Capital Requirement for Position Risk based on Positions in Equity Instruments (Form RVI);
- 17) Report on Capital Requirement for FX Risk of the Bank (Form KDR);
- 18) Report on Capital Requirement for Counterparty Credit Risk (Form RDS);
- 19) Report on Capital Requirement for Settlement Risk (Form RP);
- 20) Report on Capital Requirement for Country Risk (Form RZ);
- 21) Other Financial and Business Receivables (Form BS-OA);
- 22) Other Liabilities (Form BS-OO);
- 23) Statistical Data (Form BS-ST);

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- 24) Report on Exposures to Bank's Shareholders (Form IAK/I);
 - 25) Report on Exposures to Bank's Shareholders (Form IAK/II);
 - 26) Report on Exposures to Bank's Shareholders (Form IAK/III);
 - 27) Report on Bank Exposure to Parties Related with the Bank (Form LPB);
 - 28) Report on Large Exposures (Form VI);
 - 29) Report on Bank Exposures to Persons with Limited Exposure (Form LLI);
 - 30) Report on Bank Exposures to Legal Persons Controlled by the Bank (Form PKL);
 - 31) Report on Structure of Loans by Collateral (Form SKK);
 - 32) Report on Structure of Loans and Other Receivables by Production Lines (Form SPL);
 - 33) Report on Structure of Loans and Other Receivables by Purpose (Form M-SKN);
 - 34) Report on Loans Subject to Statutory Procedure for the Collection of Receivables (Form ZPN);
 - 35) Report on Daily Balance of Bank's Trading Book and Bank's Total Activities (Form DTK);
 - 36) Report on Elements of Bank's Trading Book (Form ETK);
 - 37) Report on the Amount of Derivatives Not Traded in an Organised Market and Included in Bank's Risk Assets (Form RVD1);
 - 38) Report on the Amount of Derivatives Not Traded in an Organised Market and Included in Bank's Risk Assets (Form RVD2);
 - 39) Report on Interest Rate Risk (Form RKS);
 - 40) Report on Position in Other Currencies (Form PDV);
 - 41) Report on Bank's Shareholders (Form AB);
 - 42) Report on Connected Parties Considered as One Qualifying Holder in Bank's Capital and/or Voting Rights (Form PLK/I);
 - 43) Report on Connected Parties Considered as One Qualifying Holder in Bank's Capital and/or Voting Rights (Form PLK/II);
 - 44) Report on Connected Parties Considered as One Qualifying Holder in Bank's Capital and/or Voting Rights (Form PLK/III);
 - 45) Report on Loan Classification by Holders (Form NKN);
 - 46) Report on Loan Classification by Industries (Form NKD);
 - 47) Report on Past Due Loans and Receivables from Banks and Other Clients by Industries (Form BSK2);
 - 48) Restructured Loans by Holders (Form PRK UK1);
 - 49) Report on Restructured Loans by Industries (Form PRK UK2);
 - 50) Report on Subordinated Debt (Form SUB);
 - 51) Changes in Reserves, Provisions and Value Adjustments (Form M-BS_PR);
 - 52) Report on Cash and Deposit Accounts with Central Banks (Form M-ND);
 - 53) Report on Securities Measured at Amortised Cost (Form M-HOV_AA);
 - 54) Report on Financial Assets not Measured at Amortised Cost (Form M-HOV_AF);
 - 55) Report on Securities Issued and Derivative Financial Liabilities (Form M-HOV_PF);
 - 56) Report on Loans and Receivables from Banks and Other Clients (Form M-KL1);
 - 57) Report on Past Due Loans and Receivables from Banks and Other Clients (Form M-BSK1);
 - 58) Report on Deposits and Funds at Escrow Account (Form M-D);

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- 59) Report on Borrowings (Form M-IP);
 - 60) Report on Borrowings Taken (Form M-P);
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 - 64) Report on Asset Classification (Form M-KA1);
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 - 66) Report on Classification of Assets and List of Non-Performing Assets (Form M-KNA_B);
 - 67) Report on Classification of Off-Balance Sheet and List of Non-Performing Off-Balance Sheet Assets (Form M-KNA_VB);
 - 68) Off-Balance Sheet Records (Form M-BS_VB);
 - 69) Extension of Repayment Period for Principal or Interest (Form M-PRK_1);
 - 70) Reduction in interest Rate on Loan Granted (Form M-PRK_2);
 - 71) Acquired Receivables of Debtors to Third Party, Either Against Partial or Full Loan Repayment (Form M-PRK_3);
 - 72) Reduction in the Amount of Outstanding Principal or Interest (Form M-PRK_4);
 - 73) Capitalisation of Interest on Loan Granted to the Debtor (Form M-PRK_5);
 - 74) Replacement of the Existing Loan(s) by New Loan (Form M-PRK_6);
 - 75) Other Similar Arrangements Facilitating the Debtor's Financial Position (Form M-PRK_7);
 - 76) Report on Maturity Match of Assets and Liabilities (Form M-RU);
 - 77) Report on Bank's Largest Depositors – 50 Largest Depositors (legal and natural persons) – (Form M-NDEP);
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 - 85) Overview of Payment System Transaction Fees and Commissions (Form M-NPPP);
 - 86) Overview of Loans Migrated from One Stage into Another (Form M-MK);
 - 87) Report on Exposure Concentration (Form M-NDB1);
 - 88) Report on Exposure Concentration (Form M-NDB 2);
 - 89) Report on Sold and Repurchased Receivables of the Bank (Form M-OIPP);
 - 90) Report on Issuers of Securities Owned by the Bank (Form M-HOV IPPZP);
 - 91) Report on Receivables from Banks and Other Financial Institutions – Demand and Time (Form M-PBFI);
 - 92) Loans and Deposits of Resident FISIM Producers (S.122) Provided to Resident FISIM Producers (S.122 and S.125) (Form M-FISIM-FP);
 - 93) Loans and Deposits of Resident FISIM Producers (S.122) provided to non-FISIM Producers (Form M-FISIM-NEP).

The bank shall submit to the Central Bank the reports specified in paragraph 1 above no later than 20 days following the expiry of the reporting quarter.

Notwithstanding paragraph 2 above, the bank shall submit to the Central Bank the reports specified in paragraph 1 above for the last quarter of the business year based on the final information no later than 15 February of the following year.

Annual Report

Article 6

The bank shall submit to the Central Bank its annual operating report which shall include, at a minimum, the following:

- 1) overview and evaluation of operating conditions of the bank;
- 2) information on important business events;
- 3) information on relations with other legal persons;
- 4) information on the board of directors' performance;
- 5) overview of organisation and personnel;
- 6) overview and evaluation of the performance and financial position;
- 7) overview of development investment activities in the following investment period.

The bank shall also submit to the Central Bank, together with annual operating report, information on the amount of salaries, remunerations, additional payments and other benefits paid to the bank's board of directors in the respective year for which the annual report has been drawn (gross and net amounts by categories of salaries).

The bank shall submit to the Central Bank its annual operating report together with the bank's annual financial statements.

Article 7

The bank shall inform the Central Bank without delay on any changes occurred in its business policy and strategy.

Article 8

Deleted. (Decision on Financial Services Providers' Reporting to the Central Bank of Montenegro (OGM 24/18))

Article 9

Deleted. (Decision on Financial Services Providers' Reporting to the Central Bank of Montenegro (OGM 24/18))

Article 10

Deleted. (Decision on Credit Registry (OGM 39/18))

III. REPORTING FORMAT

Article 11

Reporting entities shall submit the reports set forth in this decision to the Central Bank using the forms enclosed with this decision and making an integral part hereof.

The Central Bank may offer guidance and clarification as necessary for filling out the positions in the reporting forms referred to in the Decision.

Article 12

Reporting entities shall submit reports referred to in this Decision in electronic form, and in hard copy upon Central Bank request.

IV. TRANSITIONAL AND FINAL PROVISIONS

Article 13

By way of derogation from Article 4 paragraph 2 and Article 8 paragraph 2 herein, the reporting entities shall submit monthly reports for January 2013 to the Central Bank no later than until 8 March 2013.

Article 14

Decision on Reports to be Submitted to the Central Bank of Montenegro (OGM 68/08, 15/09, 41/09, 2/12) shall be repealed with effect from the date of application of this Decision.

Article 15

This decision shall enter into force on the eighth day following that of its publication in the Official Gazette of Montenegro, and it shall be applied from 1 January 2013.

THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO