

Pursuant to Article 44 paragraph 2 point 3 of the Central Bank of Montenegro Law (OGM 40/10, 46/10, 06/13, 70/17) and in conjunction with Article 103 paragraph 2 of the Banking Law (OGM 17/08, 44/10), the Council of the Central Bank of Montenegro, at its meeting held on 30 November 2017, passed the following

**DECISION**  
**amending the Decision on Reporting to the Central Bank of Montenegro**

**Article 1**

In the Decision on Reporting to the Central Bank of Montenegro (OGM 64/12) (hereinafter: the Decision), Article 2 shall be amended, worded as follows:

“The 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.”

**Article 2**

In Article 4 paragraph 1 shall be amended to read:

“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);
- 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 Debt, 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 Phase into Other Phases (Form M-MK);
- 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)."

### **Article 3**

In Article 5 paragraph 1 shall be amended to read:

"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);
- 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);
- 59) Report on Borrowings (Form M-IP);
- 60) Report on Borrowings Taken (Form M-P);
- 61) Report on Weighted Average Deposit Interest Rates (Form M-KS PPP);
- 62) Report on Banks' Receivables from Non-Residents by Countries (Form M-PZ);
- 63) Report on Banks' Liabilities to Non-Residents by Countries (Form M-OZ);
- 64) Report on Asset Classification (Form M-KA1);
- 65) Report on Off-Balance Sheet Asset Classification (Form M-KA2);
- 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 Debt, 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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- 84) Profit and Loss Statement Positions to be Measured (Form M-IFRS9-BU);
- 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)."

#### **Article 4**

The Forms referred to in Article 4 paragraph 1 and Article 5 paragraph 1 of the Decision shall be replaced by the Forms referred to in Articles 2 and 3 herein.

#### **Article 5**

The banks shall submit to the Central Bank Daily report on total number of payment orders and total value of interbank payment system transactions for the last working day in 2017 using the Form UPP referred to in Article 2 paragraph 1 item 2) of the Decision on the first working day in 2018 and not later than until 9:00 hours.

#### **Article 6**

By way of derogation from Article 4 paragraph 2 of the Decision, the banks shall submit to the Central Bank monthly reports referred to in Article 2 herein for January 2018 no later than until 28 February 2018.

**Article 7**

Micro-credit financial institutions shall continue to submit monthly and quarterly reports in accordance with Articles 8 and 9 of the Decision until regulating these issues in accordance with the Law on Financial Lease, Factoring, Purchase of Receivables, Micro-Lending and Credit and Guarantee Operations (OGM 73/17).

**Article 8**

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 2018.

**THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO**

Decision number 0101-9793-7/2017  
Podgorica, 30 November 2017

**CHAIRMAN  
GOVERNOR,**

**Radoje Žugić, m.p.**