

Chart of Accounts for Banks

ASSETS

Cash and Cash Equivalents

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

Deposits with Central Banks

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

Deposits with Banks and Other Depository Institutions

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

- 1 1 4 1 Other - interest bearing Dr
- 1 1 4 9 Value adjustments of deposits with banks and other depository institutions Cr

Purchase and Resell Operations

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

Derivatives, Financial Assets Held for Trading (fair value)

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

Derivatives, Financial Assets Used as Hedging Instrument (Fair Value)

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

Held For Trading Securities

- 1 1 7 0 Shares: non-residents Dr
- 1 1 7 1 Instruments other than stocks: Government of Montenegro Dr
- 1 1 7 2 Instruments other than stocks: Local self-government units Dr
- 1 1 7 3 Shares of companies engaged in financial activities: residents Dr
- 1 1 7 4 Shares of companies engaged in non-financial activities: residents Dr
- 1 1 7 5 Instruments other than stocks – Others: residents Dr
- 1 1 7 6 Instruments other than stocks: non-residents Dr
- 1 1 7 7 Non-amortised discount Dr/Cr
- 1 1 7 8 Non-amortised premiums Dr/Cr

Securities Carried at Fair Value through Profit or Loss, Not Held for Trading

- 1 1 8 0 Securities carried at fair value through profit or loss, not held for trading Dr

Securities At Fair Value through Other Comprehensive Income

- 1 1 9 0 Shares: non-residents Dr
- 1 1 9 1 Instruments other than stocks: Government of Montenegro Dr
- 1 1 9 2 Instruments other than stocks: Local self-government units Dr
- 1 1 9 3 Shares of companies engaged in financial activities: residents Dr
- 1 1 9 4 Shares of companies engaged in non-financial activities: residents Dr
- 1 1 9 5 Instruments other than stocks – Others: residents Dr
- 1 1 9 6 Instruments other than stocks: non-residents Dr
- 1 1 9 7 Non-amortized discount Dr/Cr
- 1 1 9 8 Non-amortized premiums Dr/Cr

Loans to Banks and Other Depository Institutions, Financial Institutions and Companies Engaged in Financial Activity

- 1 2 0 1 Central Bank of Montenegro Dr
- 1 2 0 2 Other central banks Dr
- 1 2 0 3 State banks, residents Dr
- 1 2 0 4 Private banks, residents Dr

1 2 0 5	Banks / Other depository institutions, non-residents	Dr
1 2 0 6	Other state depository institutions, residents	Dr
1 2 0 7	Other private depository institutions, residents	Dr
1 2 0 8	Other financial institutions, residents	Dr
1 2 1 0	Other financial institutions, non-residents	Dr
1 2 1 1	Insurance/reinsurance companies, residents	Dr
1 2 1 2	Insurance/reinsurance companies, non-residents	Dr
1 2 1 3	Companies engaged in financial lease activities, residents	Dr
1 2 1 4	Companies engaged in financial lease activities, non-residents	Dr
1 2 1 5	Companies engaged in brokerage activities at capital market, residents	Dr
1 2 1 6	Companies engaged in brokerage activities at capital market, non-residents	Dr
1 2 1 7	Ancillary financial institutions, residents	Dr
1 2 1 8	Ancillary financial institutions, non-residents	Dr
1 2 2 0	Micro-credit financial institutions, residents	Dr
1 2 2 1	Micro-credit financial institutions, non-residents	Dr
1 2 2 2	Factoring companies, residents	Dr
1 2 2 3	Factoring companies, non-residents	Dr
1 2 1 9	Value adjustments of loans to banks and other depository institutions, financial institutions and companies engaged in financial activity	Cr

Loans to Non-Financial Sector

1 2 5 1	State companies, residents	Dr
1 2 5 3	State companies, non-residents	Dr
1 2 5 4	Local self-government public services	Dr
1 2 5 6	Employees	Dr
1 2 5 7	Non-government and other non-profit organisations: non-residents	Dr
1 2 5 8	Non-government and other non-profit organisations: residents	Dr
1 2 6 1	Private companies, residents	Dr
1 2 6 2	Entrepreneurs	Dr
1 2 6 4	Natural persons, residents	Dr
1 2 6 5	Natural persons, non-residents	Dr
1 2 6 6	Payment cards, residents	Dr
1 2 6 7	Payment cards, non-residents	Dr
1 2 6 8	Other	Dr

Loans to the Government, Other Budget of Montenegro Beneficiaries, Local Self-Government Units and Regulatory Agencies

1 2 7 1	Government of Montenegro	Dr
1 2 7 2	Local self-government units	Dr
1 2 7 3	Other Budget of Montenegro beneficiaries	Dr
1 2 7 8	Regulatory agencies	Dr
1 2 7 9	Value adjustments of loans to the Government, other Budget of Montenegro beneficiaries, local self-government units and regulatory agencies	Cr

Loans to Funds

1 2 8 1	Investment and Development Fund of Montenegro	Dr
1 2 8 2	Employment Agency of Montenegro	Dr
1 2 8 3	Health insurance Fund of Montenegro	Dr
1 2 8 4	Pension and Disability Fund of Montenegro	Dr
1 2 8 5	Voluntary pension funds, residents	Dr
1 2 8 6	Funds, non-residents	Dr

- 1 2 8 7 Investment funds, residents Dr
- 1 2 8 8 Other Funds, residents Dr
- 1 2 8 9 Value adjustments of loans to Funds Cr

Loans Purchased for Trading (securitization)

- 1 2 9 1 Loans purchased for trading (securitization) Dr

Servicing Rights

- 1 3 0 1 Servicing rights Dr
- 1 3 0 2 Accumulated amortization of servicing rights Cr
- 1 3 0 9 Valuation reserves for servicing rights Cr

Securities Measured at Amortised Cost

- 1 4 0 1 Instruments other than stocks: Government of Montenegro Dr
- 1 4 0 2 Instruments other than stocks: Local self-government units Dr
- 1 4 0 4 Instruments other than stocks: Other residents Dr
- 1 4 0 5 Instruments other than stocks: Non-residents Dr
- 1 4 0 7 Non amortized discount Dr/Cr
- 1 4 0 8 Non amortized premiums Dr/Cr
- 1 4 0 9 Value adjustments of securities measured at amortised cost Cr

Factoring and Forfaiting

- 1 4 1 1 Receivables purchased (factoring) Dr
- 1 4 1 2 Receivables purchased (forfaiting) Dr
- 1 4 1 9 Value adjustments of factoring and forfaiting Cr

Equity Investments (Significant Influence)

- 1 4 5 1 Equity investments in entities engaged in financial activities, residents Dr
- 1 4 5 2 Equity investments in entities engaged in non-financial activities, non-residents Dr
- 1 4 5 3 Equity investments, non-residents Dr
- 1 4 5 9 Value adjustments of equity investments (significant influence) Cr

Investments in Subsidiaries (Control)

- 1 4 7 1 Equity investments in subsidiaries engaged in financial activities, residents Dr
- 1 4 7 2 Equity investments in subsidiaries t engaged in non-financial activities, non-residents Dr
- 1 4 7 3 Equity investments in subsidiaries, non-residents Dr
- 1 4 7 9 Value adjustments of equity investments in subsidiaries (control) Cr

Joint Ventures

- 1 4 8 1 Interests in jointly controlled entity engaged in financial activity, residents Dr
- 1 4 8 2 Interests in jointly controlled entity engaged in non-financial activity, residents Dr
- 1 4 8 3 Joint ventures, non-residents Dr
- 1 4 8 9 Value adjustments of joint ventures Cr

Bank Receivables on Acceptances, Guarantees and Bills of Exchange Outstanding

- 1 5 0 0 Banks, residents Dr
- 1 5 0 1 Banks, non-residents Dr
- 1 5 0 2 Companies, residents Dr
- 1 5 0 3 Government of Montenegro Dr

- 1 5 0 4 Other beneficiaries of the Budget of Montenegro Dr
- 1 5 0 5 Local self-government units Dr
- 1 5 0 6 Public services of local self-government units Dr
- 1 5 0 7 Other depository institutions/other financial institutions/companies engaged in financial activity, residents Dr
- 1 5 0 8 Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents Dr
- 1 5 0 9 Companies, non-residents Dr
- 1 5 1 0 Entrepreneurs Dr
- 1 5 1 1 Natural persons, residents Dr
- 1 5 1 2 Natural persons, non-residents Dr
- 1 5 1 3 Other Dr
- 1 5 1 9 Value adjustments of bank receivables on acceptances, guarantees and bills of exchange outstanding Cr

Receivables from Custody Operations

- 1 6 0 1 Receivables on equity securities from custody operations with residents Dr
- 1 6 0 2 Receivables on debt securities from custody operations with residents Dr
- 1 6 0 3 Receivables on derivatives from custody operations with residents Dr
- 1 6 0 4 Receivables on custody operations with non-residents Dr
- 1 6 0 9 Value adjustments of receivables on custody operations Cr

Non-Current Assets Held for Sale and Discontinued Operations

- 1 7 1 0 Non-current assets held for sale – property, plant and equipment Dr
- 1 7 1 1 Non-current assets held for sale – investment property Dr
- 1 7 1 2 Non-current assets held for sale – other Dr
- 1 7 1 9 Value adjustments of assets held for sale Cr

Fixed Assets

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

Intangible Assets

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

Interest Receivables

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

Other Assets

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

Accruals and Prepaid Expenses

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

1 9 3 8 Accruals – other Dr
1 9 3 9 Value adjustment of accruals Cr

Accruals of Fees

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

Effects of Changes in the Fair Value of Items Being Subject to Hedging

1 9 5 0 Effects of changes in the fair value of items being subject to hedging in respect of the group of financial assets Dr
1 9 5 1 Effects of changes in the fair value of items being subject to hedging in foreign currency in respect of the group of financial assets Dr

TOTAL ASSETS (from 1001 – 1951)

LIABILITIES

Borrowings from Central Banks

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

Short-Term Borrowings

2 1 1 1 State banks, residents Cr
2 1 1 2 Private banks, residents Cr
2 1 1 3 Banks, non-residents Cr
2 1 1 4 Other state depository institutions, residents Cr
2 1 1 5 Other private depository institutions, residents Cr
2 1 1 6 Other depository institutions/other financial institutions, non-residents Cr
2 1 1 7 Parent banks Cr
2 1 1 8 Other members of banking group Cr
2 1 1 9 Government of Montenegro and other Budget of Montenegro beneficiaries Cr
2 1 2 0 Other Cr

Long-Term Borrowings

2 1 3 1 State banks, residents Cr
2 1 3 2 Private banks, residents Cr
2 1 3 3 Banks, non-residents Cr
2 1 3 4 Other state depository institutions, residents Cr
2 1 3 5 Other private depository institutions, residents Cr
2 1 3 6 Other depository institutions/other financial institutions, non-residents Cr
2 1 3 7 Parent banks Cr
2 1 3 8 Other members of banking group Cr
2 1 3 9 Government of Montenegro and other Budget of Montenegro beneficiaries Cr
2 1 4 0 Other Cr

Liabilities on Securities Sold Under Repurchase Agreement

2 1 5 1 Securities sold under repurchase agreement Cr

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 Engaged in Financial Activity

2 3 0 1 Companies engaged in financial lease operations, residents – non-interest bearing Cr

2 3 0 2 Companies engaged in financial lease operations, residents – interest bearing Cr

2 3 0 3 Companies engaged in brokerage activities at capital market, residents – non-interest bearing Cr

2 3 0 4 Companies engaged in brokerage activities at capital market, residents - interest bearing Cr

2 3 0 5 State banks, residents – non-interest bearing Cr

2 3 0 6 State banks, residents – interest bearing Cr

2 3 0 7 Private banks, residents – non-interest bearing Cr

2 3 0 8 Private banks, residents – interest bearing Cr

2 3 0 9 Banks, non-residents – non-interest bearing Cr

2 3 1 0 Banks, non-residents – interest bearing Cr

2 3 1 1 Other state depository institutions, residents – non-interest bearing Cr

2 3 1 2 Other state depository institutions, residents – interest bearing Cr

2 3 1 3 Other private depository institutions, residents – non-interest bearing Cr

2 3 1 4 Other private depository institutions, residents – interest bearing Cr

2 3 1 5 Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents – non-interest bearing Cr

2 3 1 6 Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents – interest bearing Cr

2 3 1 7 Others – non-interest bearing Cr

2 3 1 8 Others – interest bearing Cr

2 3 1 9 Central Bank of Montenegro, residents Cr

2 3 2 0 Central Bank of Montenegro, non-residents Cr

Demand (Sight) Deposits of Non-Financial Sector

2 3 2 1 State companies, residents - non-interest bearing Cr

2 3 2 2 State companies, residents - interest bearing Cr

2 3 2 3 Public services of local self-government units – non-interest bearing Cr

2 3 2 4 Public services of local self-government units – interest bearing Cr

2 3 2 5 Private companies, residents - non-interest bearing Cr

2 3 2 6 Private companies, residents - interest bearing Cr

2 3 2 7 Entrepreneurs - non-interest bearing Cr

2 3 2 8 Entrepreneurs - interest bearing Cr

2 3 2 9 Companies, non-residents - non-interest bearing Cr

2 3 3 0 Companies, non-residents - interest bearing Cr

2 3 3 1 Natural persons, residents – non-interest bearing Cr

2 3 3 2 Natural persons, residents –interest bearing Cr

2 3 3 3 Natural persons, non-residents – non-interest bearing Cr

2 3 3 4 Natural persons, non-residents –interest bearing Cr

2 3 3 5 Companies, funds for payment and coverage under letters of credit Cr

2 3 3 6 Companies, funds for payment and coverage under guarantees Cr

2 3 3 9	Non-government and other non-profit organizations, residents – non-interest bearing	Cr
2 3 4 0	Non-government and other non-profit organizations, residents – interest bearing	Cr
2 3 4 1	Non-government and other non-profit organizations, non-residents – non-interest bearing	Cr
2 3 4 2	Non-government and other non-profit organizations, non-residents – interest bearing	Cr
2 3 4 3	Others - non-interest bearing	Cr
2 3 4 4	Others - interest bearing	Cr

**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	Cr
2 3 4 6	Government of Montenegro - interest bearing	Cr
2 3 4 7	Local self-government units - non-interest bearing	Cr
2 3 4 8	Local self-government units - interest bearing	Cr
2 3 4 9	Other Budget of Montenegro beneficiaries- non-interest bearing	Cr
2 3 5 0	Other Budget of Montenegro beneficiaries- interest bearing	Cr
2 3 5 1	Others - non- interest bearing	Cr
2 3 5 2	Others - interest bearing	Cr

Demand (Sight) Deposits of Regulatory Agencies

2 3 5 3	Regulatory agencies, residents – non-interest bearing	Cr
2 3 5 4	Regulatory agencies, residents –interest bearing	Cr
2 3 5 5	Regulatory agencies, non-residents – non-interest bearing	Cr
2 3 5 6	Regulatory agencies, non-residents – interest bearing	Cr

Demand (Sight) Deposits of Funds

2 3 6 1	Investment and Development Fund of Montenegro – non-interest bearing	Cr
2 3 6 2	Investment and Development Fund of Montenegro – interest bearing	Cr
2 3 6 3	Employment Agency of Montenegro - non-interest bearing	Cr
2 3 6 4	Employment Agency of Montenegro - interest bearing	Cr
2 3 6 5	Health Insurance Fund - non-interest bearing	Cr
2 3 6 6	Health Insurance Fund - interest bearing	Cr
2 3 6 7	Pension and Disability Insurance Fund - non-interest bearing	Cr
2 3 6 8	Pension and Disability Insurance Fund - interest bearing	Cr
2 3 6 9	Voluntary pension funds, residents - non-interest bearing	Cr
2 3 7 0	Voluntary pension funds, residents - interest bearing	Cr
2 3 7 1	Funds, non-residents - non-interest bearing	Cr
2 3 7 2	Funds, non-residents - interest bearing	Cr
2 3 7 3	Investment Funds, residents - non-interest bearing	Cr
2 3 7 4	Investment Funds, residents - interest bearing	Cr
2 3 7 5	Others, residents - non-interest bearing	Cr
2 3 7 6	Others, residents - interest bearing	Cr
2 3 7 7	Voluntary pension funds – non-residents, non-interest bearing	Cr
2 3 7 8	Voluntary pension funds – non-residents, interest bearing	Cr

Demand (Sight) Deposits of Insurance/Reinsurance Companies

2 3 8 1	Private insurance/reinsurance companies, residents – non-interest bearing	Cr
2 3 8 2	Private insurance/reinsurance companies, residents –interest bearing	Cr
2 3 8 3	State insurance/reinsurance companies, residents – non-interest bearing	Cr
2 3 8 4	State insurance/reinsurance companies, residents –interest bearing	Cr
2 3 8 5	Insurance/reinsurance companies, non-residents – non-interest bearing	Cr
2 3 8 6	Insurance/reinsurance companies, non-residents – interest bearing	Cr

Demand (Sight) Deposits of Other Financial Institutions

2 3 8 7	Factoring companies, non-residents, non-interest bearing	Cr
2 3 8 8	Factoring companies, non-residents, interest bearing	Cr
2 3 8 9	Factoring companies, residents, non-interest bearing	Cr
2 3 9 0	Factoring companies, residents, interest bearing	Cr
2 3 9 1	Micro-credit financial institutions, residents, non-interest bearing	Cr
2 3 9 2	Micro-credit financial institutions, non-residents, interest bearing	Cr
2 3 9 3	Micro-credit financial institutions, non-residents, non-interest bearing	Cr
2 3 9 4	Micro-credit financial institutions, non-residents, interest bearing	Cr
2 3 9 5	Ancillary financial institutions, residents, non-interest bearing	Cr
2 3 9 6	Ancillary financial institutions, residents, interest bearing	Cr
2 3 9 7	Ancillary financial institutions, non-residents, non-interest bearing	Cr
2 3 9 8	Ancillary financial institutions, non-residents, interest bearing	Cr

Funds at Escrow Account

2 4 0 1	Banks, residents – non-interest bearing	Cr
2 4 0 2	Banks, residents –interest bearing	Cr
2 4 0 3	Banks, non-residents – non-interest bearing	Cr
2 4 0 4	Banks, non-residents –interest bearing	Cr
2 4 0 5	Other depository institutions, residents – non-interest bearing	Cr
2 4 0 6	Other depository institutions, residents –interest bearing	Cr
2 4 0 7	Other depository institutions, non-residents – non-interest bearing	Cr
2 4 0 8	Other depository institutions, non-residents –interest bearing	Cr
2 4 0 9	Other financial institutions/companies engaged in financial activity, residents – non-interest bearing	Cr
2 4 1 0	Other financial institutions/companies engaged in financial activity, residents – interest bearing	Cr
2 4 1 1	Other financial institutions/companies engaged in financial activity, non-residents – non-interest bearing	Cr
2 4 1 2	Other financial institutions/companies engaged in financial activity, non-residents – interest bearing	Cr
2 4 1 3	State companies - non-interest bearing	Cr
2 4 1 4	State companies - interest bearing	Cr
2 4 1 5	Private companies, residents - non-interest bearing	Cr
2 4 1 6	Private companies, residents - interest bearing	Cr
2 4 1 7	Companies, non-residents - non-interest bearing	Cr
2 4 1 8	Companies, non-residents - interest bearing	Cr
2 4 1 9	Entrepreneurs, non-interest bearing	Cr
2 4 2 0	Entrepreneurs, interest bearing	Cr
2 4 2 1	Government of Montenegro – non-interest bearing	Cr
2 4 2 2	Government of Montenegro –interest bearing	Cr
2 4 2 3	Other Budget of Montenegro beneficiaries- non-interest bearing	Cr
2 4 2 4	Other Budget of Montenegro beneficiaries- interest bearing	Cr
2 4 2 5	Local self-government units - non-interest bearing	Cr
2 4 2 6	Local self-government units - interest bearing	Cr
2 4 2 7	Public services of local self-government units – non-interest bearing	Cr
2 4 2 8	Public services of local self-government units – interest bearing	Cr
2 4 2 9	State funds – non-interest bearing	Cr
2 4 3 0	State funds –interest bearing	Cr
2 4 3 1	Regulatory agencies – non-interest bearing	Cr

2 4 3 2	Regulatory agencies –interest bearing	Cr
2 4 3 3	Private funds, residents – non-interest bearing	Cr
2 4 3 4	Private funds, residents –interest bearing	Cr
2 4 3 5	Private funds, non-residents – non-interest bearing	Cr
2 4 3 6	Private funds, non-residents –interest bearing	Cr
2 4 3 7	Natural persons, residents – non-interest bearing	Cr
2 4 3 8	Natural persons, residents –interest bearing	Cr
2 4 3 9	Natural persons, non-residents – non-interest bearing	Cr
2 4 4 0	Natural persons, non-residents –interest bearing	Cr
2 4 4 1	Non-government and other non-profit organizations, residents – non-interest bearing	Cr
2 4 4 2	Non-government and other non-profit organizations, residents – interest bearing	Cr
2 4 4 3	Non-government and other non-profit organizations, non-residents – non-interest bearing	Cr
2 4 4 4	Non-government and other non-profit organizations, non-residents – interest bearing	Cr
2 4 4 5	Other - non-interest bearing	Cr
2 4 4 6	Other - interest bearing	Cr

Time (Term) Deposits of Banks, Other Depository Institutions, Other Financial Institutions and Companies Engaged in Financial Activity

2 5 0 1	Companies engaged in financial lease operations, residents – non-interest bearing	Cr
2 5 0 2	Companies engaged in financial lease operations, residents – interest bearing	Cr
2 5 0 3	Companies engaged in brokerage activities at capital market, residents – non-interest bearing	Cr
2 5 0 4	Companies engaged in brokerage activities at capital market, residents - interest bearing	Cr
2 5 0 5	State banks, residents – non-interest bearing	Cr
2 5 0 6	State banks, residents – interest bearing	Cr
2 5 0 7	Private banks, residents – non-interest bearing	Cr
2 5 0 8	Private banks, residents – interest bearing	Cr
2 5 0 9	Banks, non-residents – non-interest bearing	Cr
2 5 1 0	Banks, non-residents – interest bearing	Cr
2 5 1 1	Other state depository institutions, residents – non-interest bearing	Cr
2 5 1 2	Other state depository institutions, residents – interest bearing	Cr
2 5 1 3	Other private depository institutions, residents – non-interest bearing	Cr
2 5 1 4	Other private depository institutions, residents – interest bearing	Cr
2 5 1 5	Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents – non-interest bearing	Cr
2 5 1 6	Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents – interest bearing	Cr
2 5 1 7	Others – non-interest bearing	Cr
2 5 1 8	Others – interest bearing	Cr
2 5 1 9	Central Bank of Montenegro, residents – non-interest bearing	Cr
2 5 2 0	Central Bank of Montenegro, residents – interest bearing	Cr

Time (Term) Deposits of Non-Financial Sector

2 5 2 1	State companies, residents - non-interest bearing	Cr
2 5 2 2	State companies, residents - interest bearing	Cr
2 5 2 3	Public services of local self-government units – non-interest bearing	Cr
2 5 2 4	Public services of local self-government units – interest bearing	Cr
2 5 2 5	Private companies, residents - non-interest bearing	Cr
2 5 2 6	Private companies, residents - interest bearing	Cr
2 5 2 7	Entrepreneurs - non-interest bearing	Cr

- 2 5 2 8 Entrepreneurs - interest bearing Cr
- 2 5 2 9 Companies, non-residents - non-interest bearing Cr
- 2 5 3 0 Companies, non-residents - interest bearing Cr
- 2 5 3 1 Natural persons, residents – non-interest bearing Cr
- 2 5 3 2 Natural persons, residents –interest bearing Cr
- 2 5 3 3 Natural persons, non-residents – non-interest bearing Cr
- 2 5 3 4 Natural persons, non-residents –interest bearing Cr
- 2 5 3 9 Non-government and other non-profit organizations, residents – non-interest bearing Cr
- 2 5 4 0 Non-government and other non-profit organizations, residents – interest bearing Cr
- 2 5 4 1 Non-government and other non-profit organizations, non-residents – non-interest bearing Cr
- 2 5 4 2 Non-government and other non-profit organizations, non-residents – interest bearing Cr
- 2 5 4 3 Others - non-interest bearing Cr
- 2 5 4 4 Others - interest bearing Cr

**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 Cr
- 2 5 4 6 Government of Montenegro - interest bearing Cr
- 2 5 4 7 Local self-government units - non-interest bearing Cr
- 2 5 4 8 Local self-government units - interest bearing Cr
- 2 5 4 9 Other Budget of Montenegro beneficiaries- non-interest bearing Cr
- 2 5 5 0 Other Budget of Montenegro beneficiaries- interest bearing Cr
- 2 5 5 1 Others - non- interest bearing Cr
- 2 5 5 2 Others - interest bearing Cr

Time (Term) Deposits of Regulatory Agencies

- 2 5 5 3 Regulatory agencies, residents – non-interest bearing Cr
- 2 5 5 4 Regulatory agencies, residents –interest bearing Cr
- 2 5 5 5 Regulatory agencies, non-residents – non-interest bearing Cr
- 2 5 5 6 Regulatory agencies, non-residents – interest bearing Cr

Time (Term) Deposits of Funds

- 2 5 6 1 Investment and Development Fund of Montenegro – non-interest bearing Cr
- 2 5 6 2 Investment and Development Fund of Montenegro – interest bearing Cr
- 2 5 6 3 Employment Agency of Montenegro - non-interest bearing Cr
- 2 5 6 4 Employment Agency of Montenegro - interest bearing Cr
- 2 5 6 5 Health Insurance Fund - non-interest bearing Cr
- 2 5 6 6 Health Insurance Fund - interest bearing Cr
- 2 5 6 7 Pension and Disability Insurance Fund - non-interest bearing Cr
- 2 5 6 8 Pension and Disability Insurance Fund - interest bearing Cr
- 2 5 6 9 Voluntary pension funds, residents - non-interest bearing Cr
- 2 5 7 0 Voluntary pension funds, residents - interest bearing Cr
- 2 5 7 1 Funds, non-residents - non-interest bearing Cr
- 2 5 7 2 Funds, non-residents - interest bearing Cr
- 2 5 7 3 Investment Funds, residents - non-interest bearing Cr
- 2 5 7 4 Investment Funds, residents - interest bearing Cr
- 2 5 7 5 Others, residents - non-interest bearing Cr
- 2 5 7 6 Others, residents - interest bearing Cr
- 2 5 7 7 Voluntary pension funds – non-residents, non-interest bearing Cr
- 2 5 7 8 Voluntary pension funds – non-residents, interest bearing Cr

Time (Term) Deposits of Insurance/Reinsurance Companies

2 5 8 1	Private insurance/reinsurance companies, residents – non-interest bearing	Cr
2 5 8 2	Private insurance/reinsurance companies, residents –interest bearing	Cr
2 5 8 3	State insurance/reinsurance companies, residents – non-interest bearing	Cr
2 5 8 4	State insurance/reinsurance companies, residents –interest bearing	Cr
2 5 8 5	Insurance/reinsurance companies, non-residents – non-interest bearing	Cr
2 5 8 6	Insurance/reinsurance companies, non-residents –interest bearing	Cr

Time (Term) Deposits of Other Financial Institutions

2 5 8 7	Factoring companies, non-residents, non-interest bearing	Cr
2 5 8 8	Factoring companies, non-residents, interest bearing	Cr
2 5 8 9	Factoring companies, residents, non-interest bearing	Cr
2 5 9 0	Factoring companies, residents, interest bearing	Cr
2 5 9 1	Micro-credit financial institutions, residents, non-interest bearing	Cr
2 5 9 2	Micro-credit financial institutions, non-residents, interest bearing	Cr
2 5 9 3	Micro-credit financial institutions, non-residents, non-interest bearing	Cr
2 5 9 4	Micro-credit financial institutions, non-residents, interest bearing	Cr
2 5 9 5	Ancillary financial institutions, residents, non-interest bearing	Cr
2 5 9 6	Ancillary financial institutions, residents, interest bearing	Cr
2 5 9 7	Ancillary financial institutions, non-residents, non-interest bearing	Cr
2 5 9 8	Ancillary financial institutions, non-residents, interest bearing	Cr

Bank's Liabilities on Acceptances, Guarantees and Bills of Exchange Outstanding

2 6 0 0	Banks, residents	Cr
2 6 0 1	Banks, non-residents	Cr
2 6 0 2	Companies, residents	Cr
2 6 0 4	Government of Montenegro	Cr
2 6 0 5	Other beneficiaries of the Budget of Montenegro	Cr
2 6 0 6	Local self-government units	Cr
2 6 0 7	Public services of local self-government units	Cr
2 6 0 8	Other depository institutions/other financial institutions/companies engaged in financial activity, residents	Cr
2 6 0 9	Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents	Cr
2 6 1 0	Companies, non-residents	Cr
2 6 1 1	Entrepreneurs	Cr
2 6 1 2	Natural persons, residents	Cr
2 6 1 3	Natural persons, non-residents	Cr
2 6 1 4	Others	Cr

Liabilities on Non-Current Assets Held for Sale and Discontinued Operations

2 7 0 1	Liabilities on non-current assets held for sale	Cr
2 7 0 2	Liabilities on discontinued operations	Cr

Liabilities on Securities Issued

2 8 0 0	Banks, residents	Cr
2 8 0 1	Banks, non-residents	Cr
2 8 0 2	Government of Montenegro	Cr
2 8 0 3	Other beneficiaries of the Budget of Montenegro	Cr
2 8 0 4	Local self-government units	Cr

- 2 8 0 5 Other depository institutions/other financial institutions/companies engaged in financial activity, residents Cr
- 2 8 0 6 Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents Cr
- 2 8 0 7 Companies, residents Cr
- 2 8 0 8 Companies, non-residents Cr
- 2 8 0 9 Others Cr
- 2 8 1 0 Non amortised discount Dr/Cr

Derivatives, Financial Liabilities Held for Trading (Fair Value)

- 2 8 1 1 Contracts related to interest rates, non-residents Cr
- 2 8 1 2 Contracts related to foreign exchange rate and price in equity securities, non-residents Cr
- 2 8 1 3 Other contracts that meet the definition of derivatives under IAS 39, non-residents Cr
- 2 8 1 4 Financial derivatives, residents Cr

Derivatives, Financial Liabilities Used as Hedging Instruments (Fair Value)

- 2 8 2 1 Contracts related to interest rates, non-residents Cr
- 2 8 2 2 Contracts related to foreign exchange rate, non-residents Cr
- 2 8 2 3 Contracts related to price in equity securities, non-residents Cr
- 2 8 2 4 Other contracts that meet the definition of derivatives under IAS 39, non-residents Cr
- 2 8 2 5 Financial derivatives, residents Cr

Subordinated Debt and Hybrid Instruments

- 2 8 5 0 Subordinated debt Cr
- 2 8 5 1 Subordinated debt: parent bank and other members of the banking group Cr
- 2 8 5 2 Hybrid instruments Cr

Interest Payable and Other Liabilities

- 2 9 0 1 Interest invoiced: Deposits Cr
- 2 9 0 2 Interest invoiced: Securities Cr
- 2 9 0 3 Interest invoiced: loans and borrowings Cr
- 2 9 0 4 Interest overdraft Cr
- 2 9 0 5 Interest invoiced: subordinated debt Cr
- 2 9 0 6 Interest invoiced: derivative financial liabilities Cr
- 2 9 0 7 Payables on agency activities Cr
- 2 9 0 8 Prepayment received Cr
- 2 9 0 9 Other tax payable Cr
- 2 9 1 0 Dividends payable Cr
- 2 9 1 1 Payroll: salaries Cr
- 2 9 1 2 Payroll: Pension and Disability Insurance Fund Cr
- 2 9 1 3 Payroll: Health Cr
- 2 9 1 4 Payroll: Unemployment Cr
- 2 9 1 5 Payroll: Other Cr
- 2 9 1 6 Payroll: local self-government unit, construction land Cr
- 2 9 1 7 Payroll: Court decisions Cr
- 2 9 1 8 Invoiced liabilities: suppliers Cr
- 2 9 1 9 Payables for fees and commissions Cr
- 2 9 2 0 Due to citizens for frozen foreign currency deposits Cr
- 2 9 2 1 Liabilities under financial lease (capital) Cr
- 2 9 2 2 Liabilities on payment cards Cr

2 9 2 3	Current tax payables	Cr
2 9 2 4	Deferred tax liabilities	Cr
2 9 2 5	Other liabilities	Cr
2 9 2 6	Other financial liabilities	Cr
2 9 2 7	Lease liabilities	Cr
2 9 2 9	Suspense account	Cr

Provisioning

2 9 3 0	Provisions for losses on off balance sheet assets	Cr
2 9 3 1	Provisions for severance payments and jubilee rewards	Cr
2 9 3 2	Provisions for unused annual leaves	Cr
2 9 3 3	Provisions for lawsuits	Cr
2 9 3 4	Provisions for other	Cr

Deferrals and Prepaid Income

2 9 4 1	Deferrals: loans	Cr
2 9 4 2	Deferrals: debt securities	Cr
2 9 4 3	Deferrals: deposits	Cr
2 9 4 4	Deferrals: subordinated debt	Cr
2 9 4 5	Deferrals: derivative financial liabilities	Cr
2 9 4 6	Deferrals: other	Cr
2 9 4 7	Prepaid income	Cr
2 9 4 8	Accrued expenses	Cr

Deferrals on Other Bases

2 9 5 1	Deferrals of fees: loans	Dr
2 9 5 2	Deferrals of fees: debt securities	Dr
2 9 5 3	Deferrals of fees: deposits	Dr
2 9 5 4	Deferrals of fees: subordinated debt	Dr
2 9 5 5	Deferrals of fees: other	Dr
2 9 8 9	Interests without controlling influence (minority interests)	Cr
2 9 9 9	Special account of opening/closing general ledger	Cr

Effects of Changes in the Fair Value of Items Being Subject to Hedging

2 9 6 0	Effects of changes in the fair value of items being subject to hedging in respect of the group of financial assets	Cr
2 9 6 1	Effects of changes in the fair value of items being subject to hedging in foreign currency in respect of the group of financial assets	Cr

TOTAL LIABILITIES (from 2101 – 2999)

CAPITAL AND RESERVES (from 3001 – 3999)

3 0 0 1	Issued capital - ordinary shares	Cr
3 0 0 2	Issued capital - preferred shares	Cr
3 0 0 3	Issue premium	Cr
3 0 0 4	Acquired shares	Dr
3 0 0 6	Reserves based on fair value	Dr/Cr
3 0 0 7	Other reserves	Cr
3 0 0 8	Profit and loss: accumulated from prior years	Cr
3 0 0 9	Profit and loss: current year	Cr
3 0 1 0	Effects of IFRS 9 implementation starting from 1 January 2018	Dr/Cr
3 0 1 4	Reserves for acquired treasury shares	Cr

3 0 2 5 Provisions for estimated losses under regulatory requirement Cr
3 0 8 8 Financial assets at fair value through other comprehensive income Dr/Cr
3 9 9 9 Income summary Dr/Cr

TOTAL LIABILITIES AND CAPITAL (from 2101 – 3999)

PROFIT AND LOSS ACCOUNTS

Interest income (TOTAL from 4011 – 4099)

Banks

4 0 1 1	Short-term funds	Cr
4 0 1 2	Repurchase operations	Cr
4 0 1 4	Securities	Cr
4 0 1 5	Loans	Cr
4 0 1 6	Trading securities	Cr
4 0 1 8	Interest income on impaired placements	Cr
4 0 1 9	Other	Cr

Other Depository Institutions, Other Financial Institutions and Companies Engaged in Financial Activity

4 0 2 1	Short-term funds	Cr
4 0 2 2	Repurchase operations	Cr
4 0 2 4	Securities	Cr
4 0 2 5	Loans	Cr
4 0 2 6	Trading securities	Cr
4 0 2 8	Interest income on impaired placements	Cr
4 0 2 9	Other	Cr

Government of Montenegro, Other Budget of Montenegro Beneficiaries and Regulatory Agencies

4 0 3 1	Short-term funds	Cr
4 0 3 2	Repurchase operations	Cr
4 0 3 4	Securities	Cr
4 0 3 5	Loans	Cr
4 0 3 6	Trading securities	Cr
4 0 3 8	Interest income on impaired placements	Cr
4 0 3 9	Other	Cr

Local Self-Government Units

4 0 4 1	Short-term funds	Cr
4 0 4 2	Repurchase operations	Cr
4 0 4 4	Securities	Cr
4 0 4 5	Loans	Cr
4 0 4 6	Trading securities	Cr
4 0 4 8	Interest income on impaired placements	Cr
4 0 4 9	Other	Cr

Private Companies

4 0 5 1	Short-term funds	Cr
4 0 5 2	Repurchase operations	Cr
4 0 5 4	Securities	Cr
4 0 5 5	Loans	Cr
4 0 5 6	Trading securities	Cr
4 0 5 8	Interest income on impaired placements	Cr
4 0 5 9	Other	Cr

Natural Persons

4 0 6 1 Short term funds Cr
4 0 6 5 Loans Cr
4 0 6 8 Interest income on impaired placements Cr
4 0 6 9 Other Cr

Entrepreneurs

4 0 7 1 Short term funds Cr
4 0 7 5 Loans Cr
4 0 7 8 Interest income on impaired placements Cr
4 0 7 9 Other Cr

State Companies

4 0 8 1 Short-term funds Cr
4 0 8 2 Repurchase operations Cr
4 0 8 4 Securities Cr
4 0 8 5 Loans Cr
4 0 8 6 Trading securities Cr
4 0 8 8 Interest income on impaired placements Cr
4 0 8 9 Other Cr

Other

4 0 9 1 Short-term funds Cr
4 0 9 2 Repurchase operations Cr
4 0 9 5 Loans Cr
4 0 9 8 Interest income on impaired placements Cr
4 0 9 9 Other Cr

Interest Expenses (TOTAL from 4111 – 4197)

Banks

4 1 1 1 Deposits Dr
4 1 1 2 Repurchase operations Dr
4 1 1 5 Other borrowings Dr
4 1 1 6 Subordinated debt Dr
4 1 1 7 Securities Dr
4 1 1 9 Other Dr

Other Depository Institutions, Other Financial Institutions and Companies Engaged in Financial Activity

4 1 2 1 Deposits Dr
4 1 2 2 Repurchase operations Dr
4 1 2 5 Other borrowings Dr
4 1 2 6 Subordinated debt Dr
4 1 2 7 Securities Dr
4 1 2 9 Other Dr

Government of Montenegro, Other Budget of Montenegro Beneficiaries and Regulatory Agencies

4 1 3 1 Deposits Dr
4 1 3 2 Repurchase operations Dr
4 1 3 5 Other borrowings Dr

4 1 3 6 Subordinated debt Dr
4 1 3 7 Securities Dr
4 1 3 9 Other Dr

Local Self-Government Units

4 1 4 1 Deposits Dr
4 1 4 2 Repurchase operations Dr
4 1 4 5 Other borrowings Dr
4 1 4 6 Subordinated debt Dr
4 1 4 7 Securities Dr
4 1 4 9 Other Dr

Private Companies

4 1 5 1 Deposits Dr
4 1 5 2 Repurchase operations Dr
4 1 5 5 Other borrowings Dr
4 1 5 6 Subordinated debt Dr
4 1 5 7 Securities Dr
4 1 5 9 Other Dr

Natural Persons

4 1 6 1 Deposits Dr
4 1 6 6 Subordinated debt Dr
4 1 6 7 Securities Dr
4 1 6 9 Other

Entrepreneurs

4 1 7 1 Deposits Dr
4 1 7 9 Other Dr

State Companies

4 1 8 1 Deposits Dr
4 1 8 2 Repurchase operations Dr
4 1 8 5 Other borrowings Dr
4 1 8 9 Other Dr

Other

4 1 9 1 Deposits other persons Dr
4 1 9 2 Repurchase operations Dr
4 1 9 3 Lease Operations Dr
4 1 9 5 Other borrowings Dr
4 1 9 6 Subordinated debt Dr
4 1 9 7 Other Dr

Fee and Commission Income (TOTAL from 4310 – 4399)

Banks

4 3 1 0 Payment cards and ATM operations Cr
4 3 1 1 Loans Cr
4 3 1 2 Off balance sheet dealings Cr
4 3 1 3 Sureties Cr
4 3 1 4 Payment system Cr
4 3 1 5 Investment banking Cr

4 3 1 6 Accountancy Cr
4 3 1 7 Deposit insurance Cr
4 3 1 8 Other services Cr
4 3 1 9 Other Cr

**Other Depository Institutions, Other Financial Institutions and Companies Engaged
in Financial Activity**

4 3 2 0 Payment cards and ATM operations Cr
4 3 2 1 Loans Cr
4 3 2 2 Off balance sheet dealings Cr
4 3 2 3 Sureties Cr
4 3 2 4 Payment system Cr
4 3 2 5 Investment banking Cr
4 3 2 6 Accountancy Cr
4 3 2 7 Deposit insurance Cr
4 3 2 8 Other services Cr
4 3 2 9 Other Cr

**Government of Montenegro, Other Budget of Montenegro Beneficiaries and
Regulatory Agencies**

4 3 3 0 Payment cards and ATM operations Cr
4 3 3 1 Loans Cr
4 3 3 2 Off balance sheet dealings Cr
4 3 3 3 Sureties Cr
4 3 3 4 Payment system Cr
4 3 3 5 Investment banking Cr
4 3 3 6 Accountancy Cr
4 3 3 7 Deposit insurance Cr
4 3 3 8 Other services Cr
4 3 3 9 Other Cr

Local Self-Government Units

4 3 4 0 Payment cards and ATM operations Cr
4 3 4 1 Loans Cr
4 3 4 2 Off balance sheet dealings Cr
4 3 4 3 Sureties Cr
4 3 4 4 Payment system Cr
4 3 4 5 Investment banking Cr
4 3 4 6 Accountancy Cr
4 3 4 7 Deposit insurance Cr
4 3 4 8 Other services Cr
4 3 4 9 Other Cr

Private Companies

4 3 5 0 Payment cards and ATM operations Cr
4 3 5 1 Loans Cr
4 3 5 2 Off balance sheet dealings Cr
4 3 5 3 Sureties Cr
4 3 5 4 Payment system Cr
4 3 5 5 Investment banking Cr
4 3 5 6 Accountancy Cr

4 3 5 7 Deposit insurance Cr
4 3 5 8 Other services Cr
4 3 5 9 Other Cr

Natural Persons

4 3 6 0 Payment cards and ATM operations Cr
4 3 6 1 Loans Cr
4 3 6 2 Off balance sheet dealings Cr
4 3 6 3 Sureties Cr
4 3 6 4 Payment system Cr
4 3 6 5 Investment banking Cr
4 3 6 6 Accountancy Cr
4 3 6 7 Deposit insurance Cr
4 3 6 8 Other services Cr
4 3 6 9 Other Cr

Entrepreneurs

4 3 7 0 Payment cards and ATM operations Cr
4 3 7 1 Loans Cr
4 3 7 2 Off balance sheet dealings Cr
4 3 7 3 Sureties Cr
4 3 7 4 Payment system Cr
4 3 7 5 Investment banking Cr
4 3 7 6 Accountancy Cr
4 3 7 7 Deposit insurance Cr
4 3 7 8 Other services Cr
4 3 7 9 Other Cr

State Companies

4 3 8 0 Payment cards and ATM operations Cr
4 3 8 1 Loans Cr
4 3 8 2 Off balance sheet dealings Cr
4 3 8 3 Sureties Cr
4 3 8 4 Payment system Cr
4 3 8 5 Investment banking Cr
4 3 8 6 Accountancy Cr
4 3 8 7 Deposit insurance Cr
4 3 8 8 Other services Cr
4 3 8 9 Other Cr

Other

4 3 9 0 Payment cards and ATM operations Cr
4 3 9 1 Loans Cr
4 3 9 2 Off balance sheet dealings Cr
4 3 9 3 Sureties Cr
4 3 9 4 Payment system Cr
4 3 9 5 Investment banking Cr
4 3 9 6 Accountancy Cr
4 3 9 7 Deposit insurance Cr
4 3 9 8 Other services Cr
4 3 9 9 Other Cr

Fee and Commission Expenses (TOTAL from 4510 – 4598)

Banks

4 5 1 0	Payment cards and ATM operations	Dr
4 5 1 1	Loans	Dr
4 5 1 2	Off balance sheet dealings	Dr
4 5 1 3	Payment system expense to CBCG	Dr
4 5 1 4	Payment system expense to other banks	Dr
4 5 1 5	Sureties	Dr
4 5 1 6	Investment banking	Dr
4 5 1 7	Accountancy	Dr
4 5 1 8	Deposit insurance	Dr
4 5 1 9	Other	Dr

Other Depository Institutions, Other Financial Institutions and Companies Engaged in Financial Activity

4 5 2 0	Payment cards and ATM operations	Dr
4 5 2 1	Loans	Dr
4 5 2 2	Off balance sheet dealings	Dr
4 5 2 3	Sureties	Dr
4 5 2 4	Payment system	Dr
4 5 2 5	Investment banking	Dr
4 5 2 6	Accountancy	Dr
4 5 2 7	Deposit insurance	Dr
4 5 2 8	Other	Dr

Government of Montenegro, Other Budget of Montenegro Beneficiaries and Regulatory Agencies

4 5 3 0	Payment cards and ATM operations	Dr
4 5 3 1	Loans	Dr
4 5 3 2	Off balance sheet dealings	Dr
4 5 3 3	Sureties	Dr
4 5 3 4	Payment system	Dr
4 5 3 5	Investment banking	Dr
4 5 3 6	Accountancy	Dr
4 5 3 7	Deposit insurance	Dr
4 5 3 8	Other	Dr

Local Self-Government Units

4 5 4 0	Payment cards and ATM operations	Dr
4 5 4 1	Loans	Dr
4 5 4 2	Off balance sheet dealings	Dr
4 5 4 3	Sureties	Dr
4 5 4 4	Payment system	Dr
4 5 4 5	Investment banking	Dr
4 5 4 6	Accountancy	Dr
4 5 4 7	Deposit insurance	Dr
4 5 4 8	Other	Dr

Private Companies

4 5 5 0	Payment cards and ATM operations	Dr
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4 5 5 1 Loans Dr
4 5 5 2 Off balance sheet dealings Dr
4 5 5 3 Sureties Dr
4 5 5 4 Payment system Dr
4 5 5 5 Investment banking Dr
4 5 5 6 Accountancy Dr
4 5 5 7 Deposit insurance Dr
4 5 5 8 Other Dr

Natural Persons

4 5 6 0 Payment cards and ATM operations Dr
4 5 6 1 Loans Dr
4 5 6 2 Off balance sheet dealings Dr
4 5 6 3 Sureties Dr
4 5 6 4 Payment system Dr
4 5 6 5 Investment banking Dr
4 5 6 6 Accountancy Dr
4 5 6 7 Deposit insurance Dr
4 5 6 8 Other Dr

Entrepreneurs

4 5 7 0 Payment cards and ATM operations Dr
4 5 7 1 Loans Dr
4 5 7 2 Off balance sheet dealings Dr
4 5 7 3 Sureties Dr
4 5 7 4 Payment system Dr
4 5 7 5 Investment banking Dr
4 5 7 6 Accountancy Dr
4 5 7 7 Deposit insurance Dr
4 5 7 8 Other Dr

State Companies

4 5 8 0 Payment cards and ATM operations Dr
4 5 8 1 Loans Dr
4 5 8 2 Off balance sheet dealings Dr
4 5 8 3 Sureties Dr
4 5 8 4 Payment system Dr
4 5 8 5 Investment banking Dr
4 5 8 6 Accountancy Dr
4 5 8 7 Deposit insurance Dr
4 5 8 8 Other Dr

Other

4 5 9 0 Payment cards and ATM operations Dr
4 5 9 1 Loans Dr
4 5 9 2 Off balance sheet dealings Dr
4 5 9 3 Sureties Dr
4 5 9 4 Payment system Dr
4 5 9 5 Investment banking Dr
4 5 9 6 Accountancy Dr
4 5 9 7 Deposit insurance Dr
4 5 9 8 Other Dr

Net Gains (Losses) from Held for Trading Securities, Derivatives and Foreign Currencies

4 6 2 0	Net revenue from held for trading securities – stocks	Cr/Dr
4 6 2 2	Net revenue from held for trading securities – not stocks	Cr/Dr
4 6 2 4	Net gains (losses) from derivatives trading	Cr/Dr
4 6 2 5	Net gains (losses) from FX trading (sport transactions)	Cr/Dr
4 6 2 6	Net gains (losses) from change in fair value in hedge accounting	Cr/Dr

Net Gains (Losses) from Other Financial Instruments Held for Trading

4 6 2 7	Net gains (losses) from other financial instruments held for trading	Cr/Dr
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Net gains (losses) from Securities arising from Derecognition at Fair Value through Other Comprehensive Income

4 7 3 0	from Government of Montenegro	Cr/Dr
4 7 4 0	from local self-government units	Cr/Dr
4 7 7 0	from other issuers, debt securities	Cr/Dr
4 7 9 0	from other issuers, not stocks	Cr/Dr

Net gains (losses) from Other Financial Instruments arising from Derecognition at Fair Value through Other Comprehensive Income

4 7 8 0	Net gains (losses) from other financial instruments arising from derecognition at fair Value through other comprehensive income	
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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	Cr/Dr
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Net Gains (Losses) from Securities arising from Derecognition Measured at Amortised Cost

4 8 3 0	from Government of Montenegro	Cr/Dr
4 8 4 0	from local self-government units	Cr/Dr
4 8 7 0	from other issuers, not stocks	Cr/Dr

Net Gains (Losses) from Other Financial Instruments arising from Derecognition Measured at Amortised Cost

4 8 8 0	Net gains (losses) from other financial instruments arising from derecognition measured at amortised cost	
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Net Gains (Losses) from Other Equity Investments

4 8 9 4	Net gains (losses) from equity investments (significant influence)	Cr/Dr
4 8 9 6	Net gains (losses) from equity investments (control)	Cr/Dr
4 8 9 7	Net gains (losses) from joint ventures	Cr/Dr

Net Gains and Losses from Revaluation

4 9 0 1	FX revaluation gains	Cr
4 9 1 1	FX revaluation losses	Dr

Net Gains (Losses) from Repurchase Operations

4 9 1 6 Net gains (losses) from repurchase operations Cr/Dr

Net Gains (Losses) from Custody Operations

4 9 1 7 Net gains (losses) from custody operations Cr/Dr

Income/Expense related to Securitisation and Servicing

4 9 2 5 Amortization expense on servicing rights Dr

4 9 2 6 Servicing for others – Income Cr

4 9 2 7 Servicing for others – Expense Dr

Dividend Income

4 9 3 1 Held for trading securities Cr

4 9 3 2 Securities at fair value through other comprehensive income Cr

4 9 3 3 Securities carried at fair value through profit and loss, not held for trading Cr

4 9 3 4 Dividends from investment in subsidiaries, associates and joint ventures applying cost method

Other

4 9 9 0 Other operating income Cr

4 9 9 1 Income from collected written off receivables Cr

4 9 9 2 Gains (losses) based on modification of financial instruments Dr/Cr

4 9 9 3 Gains (losses) based on reclassification of financial instruments Dr/Cr

4 9 9 5 Other non-operating income Dr

4 9 9 6 Expenses based on direct write-off of receivables

TOTAL (from 4011 to 4998)

Costs of Salaries and Fringe Benefits

5 0 0 1 Net salaries Dr

5 0 0 2 Net sick leave benefits Dr

5 0 0 3 Net annual leave benefits Dr

5 0 0 4 Other net employee benefits

5 0 0 5 Net transportation expense Dr

5 0 1 1 Net fees for maternity leave Dr

5 0 1 2 Contributions for pension and disability insurance to debit employee Dr

5 0 1 3 Contributions for health insurance to debit employee Dr

5 0 1 4 Contributions for unemployment insurance to debit employee Dr

5 0 1 5 Contributions for pension and disability insurance to debit employer Dr

5 0 1 6 Contributions for health insurance to debit employer Dr

5 0 1 7 Contributions for unemployment insurance to debit employer Dr

5 0 1 8 Contributions for Commercial Chambers of Montenegro to debit employer Dr

5 0 1 9 Contributions for solidarity to debit employer Dr

5 0 2 0 Contributions for Labour Fund to debit employer Dr

5 0 2 1 Contribution for professional rehabilitation of disabled persons to debit employer Dr

5 0 2 2 Surtax expense Dr

5 0 2 3 Tax expense Dr

5 0 2 7 Other payroll related costs Dr

5 0 2 8 Provision expenses for severance payments and jubilee rewards Dr/Cr

5 0 2 9 Provision expenses for unused annual leaves Dr/Cr

Other Employee Expenses

5 0 4 1	Professional education	Dr	
5 0 4 2	Travel and entertainment	Dr	
5 0 4 3	Travel expenses and per diems		Dr
5 0 4 4	Training	Dr	
5 0 4 5	Other employee expenses	Dr	

Business Premise and Equipment Expenses

5 0 5 1	Rent	Dr	
5 0 5 2	Building repairs and maintenance		Dr
5 0 5 3	Security (Physical)	Dr	
5 0 5 4	Electricity	Dr	
5 0 5 5	Heating	Dr	
5 0 5 6	Water	Dr	
5 0 5 7	Cleaning (Janitorial services)		Dr
5 0 5 8	Computer and equipment maintenance		Dr
5 0 5 9	Operating leases	Dr	
5 0 6 0	Business premise related taxes		Dr
5 0 6 1	Property lease related taxes	Dr	
5 0 8 1	Motor vehicle expenses	Dr	
5 0 8 2	Insurance	Dr	

Depreciation and Amortisation

5 1 0 2	Buildings	Dr	
5 1 0 3	Investment properties		Dr
5 1 0 4	Plant and equipment		Dr
5 1 0 5	Office equipment	Dr	
5 1 0 6	Vehicles	Dr	
5 1 0 7	Hardware	Dr	
5 1 0 8	Computer programmes (software)		Dr
5 1 0 9	Small inventory	Dr	
5 1 2 1	Right-of-use assets	Dr	
5 1 2 9	Other tangible assets		Dr
5 1 3 2	Patents/Trademarks		Dr
5 1 3 3	Concessions	Dr	
5 1 3 9	Other intangible assets		Dr

Professional Fees and Expenses

5 2 0 1	Audit	Dr	
5 2 0 2	Data processing		Dr
5 2 0 3	Court expenses	Dr	
5 2 0 4	Other professional fees		Dr
5 2 0 5	Customs and freight forwarding expenses		Dr
5 2 0 6	Lawyer services expenses	Dr	
5 2 0 7	Securities related expenses	Dr	
5 2 0 8	Scholarship expenses	Dr	
5 2 0 9	Intellectual services expenses		Dr
5 2 1 0	Accommodation expenses	Dr	

5 2 1 1 Consultancy services Dr
 5 2 1 2 Cash transport expenses Dr

Other

5 3 0 1 Telephone Dr
 5 3 0 2 Telecommunication networks expenses Dr
 5 3 0 3 Postage Dr
 5 3 0 4 Stationery Dr
 5 3 0 5 Subscriptions and donations Dr
 5 3 0 6 Utility services Dr
 5 3 0 7 Cleaning and laundry Dr
 5 3 0 8 Entertainment expenses Dr
 5 3 0 9 Fuel expenses Dr
 5 3 1 0 Consumables Dr
 5 3 2 1 Publications Dr
 5 3 2 2 Advertising and marketing Dr
 5 3 2 3 Printing and photocopying Dr
 5 3 2 4 Value added taxes Dr
 5 3 2 5 Other tax expenses Dr
 5 3 2 6 Duties (property, tourist organisations, miscellaneous duties) Dr
 5 3 9 9 Miscellaneous expenses Dr
 5 4 0 1 Impairment of assets Dr
 5 5 0 1 Current tax Dr
 5 5 1 1 Deferred tax expense in the current period Dr/Cr
 5 5 2 2 Gains on disposal of property, plant and equipment Cr
 5 5 2 3 Losses on disposal of property, plant and equipment Dr
 5 5 2 4 Income and expenses based on reducing investment properties to fair value Dr/Cr
 5 5 2 5 Net gains (losses) from derecognition of investment properties Dr/Cr
 5 5 2 6 Net gains (losses) from the sale of acquired assets based on the collection of receivables Dr/Cr

Allowances for Impairment and Provision Expenses

5 6 1 0 Allowances for impairment for loans and other receivables Dr/Cr
 5 6 1 1 Allowances for impairment of deposits with banks, other depository institutions, other financial institutions and companies engaged in financial activity Dr/Cr
 5 6 1 2 Allowances for impairment of factoring and forfaiting Dr/Cr
 5 6 1 4 Allowances for impairment of securities at fair value through other comprehensive income Dr/Cr
 5 6 1 5 Allowances for impairment of securities measured at amortised cost Dr/Cr
 5 6 1 6 Allowances for impairment of bank receivables on acceptances, guarantees and bills of exchange outstanding Dr/Cr
 5 6 1 7 Allowances for impairment for other funds Dr/Cr
 5 6 1 8 Allowances for impairment for interest receivables Dr/Cr
 5 6 1 9 Provision expenses for off balance sheet obligations Dr/Cr
 5 6 2 0 Other allowances for impairment Dr/Cr
 5 6 2 1 Allowances for impairment of equity investments in subsidiaries (significant influence) Dr/Cr
 5 6 2 2 Allowances for impairment of equity investments in associates Dr/Cr
 5 6 2 4 Allowances for impairment for servicing rights Dr/Cr
 5 6 2 7 Allowances for impairment for other assets Dr/Cr
 5 6 2 8 Allowances for impairment for receivables from custody operations Dr/Cr

5 6 2 9	Allowances for impairment for accruals and prepayments	Dr/Cr
5 6 3 0	Provision expenses for lawsuits	Dr/Cr
5 6 3 1	Provision expenses for other	Dr/Cr
5 6 3 2	Allowances for impairment of acquired assets	Dr/Cr

Non-Operating and Extraordinary Expenses

5 6 4 1	Non-operating expenses	Dr
5 6 5 1	Prior year adjustments	Dr
5 6 6 0	Extraordinary income	Cr
5 6 6 1	Extraordinary expenses	Dr

TOTAL (from 5001 to 5661)

OFF BALANCE SHEET ITEMS

Guarantees Given

9 0 1 0	Banks	Cr
9 0 2 0	Other depository institutions, other financial institutions and companies engaged in financial activity	Cr
9 0 3 0	Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies	Cr
9 0 4 0	Local self-government units	Cr
9 0 5 0	Companies	Cr
9 0 6 0	Natural persons	Cr
9 0 7 0	Entrepreneurs	Cr
9 0 8 0	Other	Cr

Guarantees Received

9 1 1 0	Banks	Cr
9 1 2 0	Other depository institutions, other financial institutions and companies engaged in financial activity	Cr
9 1 3 0	Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies	Cr
9 1 4 0	Local self-government units	Cr
9 1 5 0	Companies	Cr
9 1 6 0	Natural persons	Cr
9 1 7 0	Entrepreneurs	Cr
9 1 8 0	Other	Cr

Letters of Credit

9 2 1 0	Confirmed	Cr
9 2 2 0	Uncovered	Cr

Bill of Exchange

9 3 1 0	Issued	Cr
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Cheques

9 3 2 0	Received	Cr
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Credit Obligations Given

9 4 1 0	Banks	Cr	
9 4 2 0	Others	Cr	
9 4 2 1	Irrevocable credit obligations		Cr

Credit Obligations Received

9 5 1 0	Banks	Dr	
9 5 2 0	Other	Dr	
9 5 3 0	Custody operations		Dr

Accrued Interest

9 6 2 0	Accrued Interest		Dr
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Security Interest (Collateral) Received

9 7 1 0	Property	Dr	
9 7 2 0	Securities	Dr	
9 7 2 1	Pledge on movable properties		Dr
9 7 2 2	Bills of exchange	Dr	
9 7 2 3	Insurance policies	Dr	
9 7 2 4	Deposits	Dr	
9 7 2 5	Guarantees of the Government of Montenegro		Dr
9 7 2 6	Guarantees of other central Governments and international institutions		Dr
9 7 2 7	Guarantees of parent banks	Dr	
9 7 3 0	Other	Dr	
9 7 4 0	Given	Dr	

Contractual Value of Derivative Financial Instruments Held for Trading (break down of asset accounts)

9 7 5 1	Contractual value of derivative financial instruments related to interest rates		Dr
9 7 5 2	Contractual value of derivative financial instruments related to foreign exchange rate		Dr
9 7 5 3	Contractual value of derivative financial instruments related to prices in equity securities		Dr
9 7 5 4	Contractual value of derivative financial instruments that meet the definition of derivatives pursuant to IAS 39		Dr

Contractual Value of Derivative Financial Instruments used as Hedging Instruments (break down of asset accounts)

9 7 5 5	Contractual value of derivative financial instruments related to interest rates		Dr
9 7 5 6	Contractual value of derivative financial instruments related to foreign exchange rate		Dr
9 7 5 7	Contractual value of derivative financial instruments related to prices in equity securities		Dr
9 7 5 8	Contractual value of derivative financial instruments that meet the definition of derivatives Contractual to IAS 39		Dr
9 7 5 9	Contractual value of derivative financial instruments (counter-item to the breakdown of liabilities accounts)		Dr

Contractual Value of Derivative Financial Instruments Held for Trading (break down of liabilities accounts)

9 7 6 0	Contractual value of derivative financial instruments related to interest rates	Cr
9 7 6 1	Contractual value of derivative financial instruments related to foreign exchange rate	Cr
9 7 6 2	Contractual value of derivative financial instruments related to prices in equity securities	Cr
9 7 6 3	Contractual value of derivative financial instruments that meet the definition of derivatives pursuant to IAS 39	Cr

Contractual Value of Derivative Financial Instruments used as Hedging Instruments (break down of liabilities accounts)

9 7 6 4	Contractual value of derivative financial instruments related to interest rates	Cr
9 7 6 5	Contractual value of derivative financial instruments related to foreign exchange rate	Cr
9 7 6 6	Contractual value of derivative financial instruments related to prices in equity securities	Cr
9 7 6 7	Contractual value of derivative financial instruments that meet the definition of derivatives pursuant to IAS 39	Cr
9 7 6 8	Contractual value of derivative financial instruments (counter-item to the breakdown of liabilities accounts)	Cr
9 7 6 9	Other asset off balance sheet items in EUR	Dr
9 7 7 0	Other asset off balance sheet items in other foreign currencies	Dr

Assets Held in Trust

9 8 1 0	Securities and valuables of clients for safekeeping	Cr
9 8 2 0	Other assets held for safekeeping	Cr
9 8 3 0	Managed securities	Cr
9 8 4 0	Other managed assets - including agency loans	Cr
9 9 0 0	Memorandum Account	Dr
9 9 1 0	Memorandum Account	Cr
9 9 2 0	Memorandum Account	Dr
9 9 3 0	Memorandum Account	Dr
9 9 4 0	Memorandum Account	Dr
9 9 5 0	Memorandum Account	Cr
9 9 6 0	Memorandum Account	Cr
9 9 7 0	Memorandum Account	Cr
9 9 8 0	Memorandum Account	Dr
9 9 9 0	Other liabilities off balance sheet items in EUR	Cr
9 9 9 1	Other liabilities off balance sheet items in other foreign currencies	Cr

TOTAL OFF BALANCE SHEET (except accounts 9759, 9768 and memorandum accounts from 9900 to 9980)