

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 Security 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
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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
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- 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 Plant 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 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 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 Security 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 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 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

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

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

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

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 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 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

Cheques

9 3 2 0 Received Cr

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

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 Security 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 Security 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)**