

Pursuant to Article 44 paragraph 2 point 3 of the Central Bank of Montenegro Law (OGM 40/10, 46/10, 06/13, 70/17) and in conjunction with Article 103 paragraph 2 of the Banking Law (OGM 17/08, 44/10), the Council of the Central Bank of Montenegro, at its meeting held on 25 June 2019, passed the following

DECISION

supplementing the Decision on Reporting to the Central Bank of Montenegro

Article 1

In the Decision on Reporting to the Central Bank of Montenegro (OGM 64/12, 83/17, 24/18, 39/18) - (hereinafter: the Decision), in Article 4 paragraph 1 after item 47), five new items shall be added, worded as follows:

- „48) Report on Loans Granted with Grace Period and One-Off Maturity (Form M-GP_JD);
- 49) Report on Total Restructured Loans and Other Receivables (Form M-PRK_8);
- 50) Report on Securities per Industry (Form M-SR_HOV);
- 51) Report on Subordinated Debt per Industry (Form M-SR_SUB);
- 52) Report on Prepayments Received (Form M-SR_AV).“

Article 2

In Article 5 paragraph 1 after item 93), two new items shall be added, worded as follows:

- „94) Report on Loans Granted with Grace Period and One-Off Maturity (Form M-GP_JD);
- 95) Report on Total Restructured Loans and Other Receivables (Form M-PRK_8).“

Article 3

Banks shall start submitting the reports referred to in Articles 1 and 2 of this Decision with the balances as at 30 September 2019 within the deadlines prescribed by this Decision.

By way of derogation from paragraph 1 of this Article, banks shall submit to the Central Bank also monthly reports referred to in paragraph 1 of this Decision that are submitted on the forms M-SR_HOV, M - SR_SUB and M-SR_AV, with the balance as at end of every month in period January – August 2019 no later than 8 October 2019.

Article 4

This Decision shall enter into force on the eighth day following that of its publication in the Official Gazette of Montenegro.

THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO

Decision number: 0101-5841-2/2019
Podgorica, 25 June 2019

**CHAIRMAN
GOVERNOR,**

Radoje Žugić, m.p.

REPORT ON LOANS GRANTED WITH GRACE PERIOD AND ONE-OFF MATURITY

FORM M-GP_JD
(EUR 000)

No.	Position	LOANS GRANTED WITH GRACE PERIOD						LOANS GRANTED WITH ONE-OFF MATURITY					
		Total amount	Loan amount FL	Loan amount PL	Total number of sub-accounts	Number of sub-accounts FL	Number of sub-accounts PL	Total amount	Loan amount FL	Loan amount PL	Total number of sub-accounts	Number of sub-accounts FL	Number of sub-accounts PL
1=1.1+1.2+1.3+1.4+1.5	Total loans (A+B+C+D+E)												
1.1	Classified into A category												
1.2	Classified into B category												
1.3	Classified into C category												
1.4	Classified into D category												
1.5	Classified into E category												
1.6	Classified into Stage 1												
1.7	Classified into Stage 2												
1.8	Classified into Stage 3												
2=(1.3+1.4+1.5)/1	Loans classified into C, D and E / total loan amount												
3.	Duration of grace period/ one-off maturity (according to agreed number of months)												
3.1	0 - 3 months												
3.2	3 - 6 months												
3.3	6 - 12 months												
3.4	12 - 24 months												
3.5	24 - 36 months												
3.6	over 36 months												
4.	Duration of grace period/ one-off maturity (according to remaining number of months)												
4.1	0 - 3 months												
4.2	3 - 6 months												
4.3	6 - 12 months												
4.4	12 - 24 months												
4.5	24 - 36 months												
4.6	over 36 months												
5=1/5(M-KA1)	% of total gross loans (M-KA1)												

Note: for numbers 1.6,1.7 and 1.8 classification in Stages is performed in line with the methodology for classification, measurement and impairment financial assets in line with the International Financial Reporting Standards 9 – “Financial Instruments”.

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REPORT ON TOTAL RESTRUCTURED LOANS AND OTHER RECEIVABLES

FORM M-PRK_8

(000 EUR)

No.	Position	Restructured receivables amount	Number of restructured sub-accounts	Receivables restructured one time		Receivables restructured 2 times		Receivables restructured 3 times		Receivables restructured 4 times		Receivables restructured 5 times		Receivables restructured over 5 times	
				amount	number of sub-accounts	amount	number of sub-accounts	amount	number of sub-accounts	amount	number of sub-accounts	amount	number of sub-accounts	amount	number of sub-accounts
1.	Loans														
2.	Other receivables														
3.	Total amount of loans and other receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Report on securities by sectors

FORM M-SR_HOV

(000 EUR)

R.br	INSTRUMENT: INDUSTRY	Debt securities			Equity securities			Total debt + equity securities			Investments in capital		
		EUR	Other	Total	EUR	Other	Total	EUR	Other	Total	EUR	Other	Total
1.	Depository institutions												
2.	Other financial institutions												
3.	Total S.12 (1+2)												
4.	State owned companies												
5.	Private companies												
6.	Total S.11 (4+5)												
7.	Central Government												
8.	Local Government												
9.	Social Security Funds												
10.	Total S.13 (7+8+9)												
11.	Natural persons												
12.	Entrepreneurs												
13.	Total S.14 (11+12)												
14.	Non-government and other non-profit organisations S15												
15.	TOTAL RESIDENTS S.1 (3+6+10+13+14)												
16.	Depository institutions, non-residents												
17.	Other financial institutions, non-residents												
18.	Companies, non-residents												
19.	Natural persons, non-residents												
20.	Non-government and other non-profit organisations, non-residents												
21.	TOTAL NON-RESIDENTS S.2 (16+17+18+19+20)												
22.	Non-amortised discount/premium												
23.	TOTAL (15+21+22)												

Note: Central Government includes the Government of Montenegro, other beneficiaries of funds from the budget of Montenegro, regulatory agencies and state funds other than social security funds: Local government includes local self-government units and public services of local self-government units, and social security funds include Health Insurance Fund of Montenegro, Pension and Disability Insurance Fund of Montenegro and Employment Agency of Montenegro.

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Report on subordinated debt per industry

FORM M - SR_SUB
(000 EUR)

R.br	INSTRUMENT: INDUSTRY:	Loan						Security						Total subordinated debt (Loans+Securities)					
		Principal			Interests and prepayments and accruals			Principal			Interests and prepayments and accruals			Principal			Interests and prepayments and accruals		
		EUR	Other	Total	EUR	Other	Total	EUR	Other	Total	EUR	Other	Total	EUR	Other	Total	EUR	Other	Total
1.	Depository institutions																		
2.	Other financial institutions																		
3.	Total S.12 (1+2)																		
4.	State-owned companies																		
5.	Private companies																		
6.	Total S.11 (4+5)																		
7.	Central Government																		
8.	Local Government																		
9.	Social Security Funds																		
10.	Total S.13 (7+8+9)																		
11.	Natural persons																		
12.	Entrepreneurs																		
13.	Total S.14 (11+12)																		
14.	Non-government and other non-profit organisations S15																		
15.	TOTAL RESIDENTS S.1 (3+6+10+13+14)																		
16.	Depository institutions, non-residents																		
17.	Other financial institutions, non-residents																		
18.	Companies, non-residents																		
19.	Natural persons, non-residents																		
20.	Non-government and other non-profit organization, non-residents																		
21.	TOTAL NON-RESIDENTS S.2 (16+17+18+19+20)																		
22.	TOTAL SUBORDINATED DEBT (15+21)																		

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Report on prepayments received

FORM M - SR_AV

(000 EUR)

R.br	Instrument: INDUSTRY:	Prepayments received		
		EUR	Other	Total
1.	Depository institutions			
2.	Other financial institutions			
3.	Total S.12 (1+2)			
4.	State-owned companies			
5.	Private companies			
6.	Total S.11 (4+5)			
7.	Central Government			
8.	Local Government			
9.	Social Security Funds			
10.	Total S.13 (7+8+9)			
11.	Natural persons			
12.	Entrepreneurs			
13.	Total S.14 (11+12)			
14.	Non-government and other non-profit organizations S15			
15.	TOTAL RESIDENTS S.1 (3+6+10+13+14)			
16.	Depository institutions, non-residents			
17.	Other financial institutions, non-residents			
18.	Companies, non-residents			
19.	Natural persons, non-residents			
20.	Non-government and other non-profit organizations, non-residents			
21.	TOTAL NON-RESIDENTS S.2 (16+17+18+19+20)			
22.	TOTAL Prepayments received			

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