

### **Annex 3.**

#### **List of legal acts of the Central Bank enacted in 2003**

- Decision on Bank Legal Reserves with the Central Bank of Montenegro (“Official Gazette of RM, No. 2/02) and Decision on the Change of Decision on Bank Legal Reserves held with Central Bank of Montenegro (“Official Gazette of RM”, No. 11/02; 28/02; 57/02);
- Instruction on the Calculation and Transfer of the Mandatory Reserve of Banks (“Official Gazette of RM”, No. 2/02);
- Decision on More Detailed Conditions and Manner of Using Bank Liquidity Loans Extended by the Central Bank of Montenegro (“Official Gazette of RM”, No. 02/02);
- Decision on Chart of Accounts for Banks (“Official Gazette of RM”, No. 02/02);
- Decision on Amendments of the Decision on Measures for Rehabilitation of Nonsolid Banks (“Official Gazette of RM”, No. 2/02);
- Decision on Chart of Accounts for the Central Bank of Montenegro (“Official Gazette of RM”, No. 11/02);
- Instruction on the Methods for Performance of Payment Operations with the Republic of Serbia and Kosovo&Metohija (“Official Gazette of the Republic of Montenegro”, No. 11/02);
- Instruction on Amendments of Instruction on Conversion of DEM and Other Currencies into Euro (“Official Gazette of the Republic of Montenegro”, No. 14/02);
- Decision on Common Blank Bill (“Official Gazette of RM”, No. 28/02);
- Decision on Putting into circulation and Withdrawing from circulation Common Blank Bills (“Official Gazette of RM”, No. 28/02);
- Decision on Minimal Standards for Bank Capital (“Official Gazette

of RM”, No. 44/02);

- Decision on Criteria and procedure for Classifying Assets and Forming Assets Reserves (“Official Gazette of RM”, No. 44/02);
- Decision on minimum Standards of Credit Risk Management and Operations with Bank Related Parties (“Official Gazette of RM”, No. 44/02)
- Decision on Bank Reporting to the Central Bank of Montenegro (“Official Gazette of RM”, No. 44/02);
- Instruction on Change of Instruction on the Calculation and Transfer of the Mandatory Reserve of Banks (“Official Gazette of the Republic of Montenegro”, No. 44/02);
- Decision on Issuing the Special Purpose Golden Coinage (“Official Gazette of RM”, No. 45/02);
- Decision on Issuing the Special Purpose Silver Coinage (“Official Gazette of RM”, No. 45/02);
- Decision on Issuing the Special Purpose Coinage – Alloy (“Official Gazette of RM”, No. 45/02);
- Decision on Formatting of Special Purpose Montenegrin Coinage Collection (“Official Gazette of RM”, No. 45/02);
- Decision Banks and Financial Institutions Conduct in case of Suspicious Transactions of Their Clients (“Official Gazette of RM”, No. 45/02);
- Decision on Purchase of Euro-Zone Currencies (“Official Gazette of RM”, No. 45/02);
- Decision on the Form, Content, and Use of Common Instruments for Payment Operations in the Republic (“Official Gazette of RM”, No. 59/02) and Correction of the Decision on the Form, Content, and Use of Common Instruments for Payment Operations in the Republic (“Official Gazette of RM”, No. 67/02);
- Decision on Opening, Keeping, and Closing an Account for Payment Operations (“Official Gazette of RM”, No. 59/02);

- Decision on Amendments of the Decision on Issuing and Revoking Licenses to Banks to Perform Payment Operations in the Inter-bank Payment System and Giro System Operated by the CBM (“Official Gazette of RM”, No.59/02);
- Decision on Amendments of the Decision on Minimum Standards which Banks Must Meet in Performing Payment Operations in the Inter-bank Payment System and Giro System Operated by the CBM (“Official Gazette of RM”, No. 59/02);
- Decision on Content and Manner of Maintaining the Register of Foreign Bank Representative Offices (“Official Gazette of RM”, No. 67/02);
- Decision on Content and Manner of Maintaining the Register of Banks and Foreign Affiliates (“Official Gazette of RM”, No. 67/02);
- Instruction on Record Keeping and Executing Acceptance Orders (“Official Gazette of RM”, No. 67/02) and
- Decision on the Procedure and Manner of Issuing Bank Licenses, Permit and Approvals, and on Amounts of Fees (“Official Gazette of RM”, No. 68/02).