
(Name and Head Office of the Credit Institution)

CALCULATION OF RESERVE REQUIREMENTS OF CREDIT INSTITUTIONS HELD WITH THE CENTRAL BANK OF MONTENEGRO

for the calculation period from _____ to _____

(EUR)

No.	POSITION	DEMAND DEPOSITS	TIME DEPOSITS WITH AGREED MATURITY UP TO 365 DAYS AND/OR 366 DAYS	TIME DEPOSITS WITH AGREED MATURITY OVER 365 DAYS AND/OR 366 DAYS WITH A DEPOSIT CANCELLATION CLAUSE IN THE PERIOD SHORTER THAN 365 DAYS AND/OR 366 DAYS	TIME DEPOSITS WITH AGREED MATURITY OVER 365 DAYS AND/OR 366 DAYS	TOTAL (3+4+5+6)
1	2	3	4	5	6	7
1	BASE - average daily balance of deposits in calculation period					
2	Reserve requirement rate	5.5%	5.5%	5.5%	4.5%	
3	Calculated amount of reserve requirement for maintenance period from _____ to _____					
4	in the credit institution`s reserve requirement account in the country			X		
5	in the Central Bank foreign accounts			X		
6	Reserve requirements in the previous maintenance period			X		
7	in the credit institution`s reserve requirement account in the country			X		
8	in the Central Bank foreign accounts			X		
9	Difference (allocation/withdrawal) (3-6)			X		
10	in the credit institution`s reserve requirement account in the country (4-7)			X		
11	in the Central Bank foreign accounts (5-8)			X		

(Place and date)

(Seal and signature of the authorised person)

(Name and Head Office of the Credit Institution)

REPORT ON RESERVE REQUIREMENT HELD WITH THE CENTRAL BANK OF MONTENEGRO

for the maintenance period from _____ to _____

(EUR)

Maintenance period	Calculated reserve requirement			Allocated reserve requirement			Difference between calculated and allocated reserve requirement		Use of reserve requirement	
	in the reserve requirement account in the country	in the Central Bank foreign accounts	total (1+2)	in the reserve requirement account in the country	in the Central Bank foreign accounts	total (4+5)	under-allocated (6-3)	over-allocated (6-3)	returned at the end of the same day	not returned at the end of the same day
Date	1	2	3	4	5	6	7	8	9	10

(Place and date)

(Seal and signature of the authorised person)

REPORT ON AVERAGE BALANCE OF DEMAND DEPOSITS

(000 EUR)

Accounts Comprising the Reserve Requirement Base				Average Daily Amount of Demand Deposits (from ____ to ____)
1				2
2	3	0	1	Companies engaged in financial lease operations, resident – non-interest bearing
2	3	0	2	Companies engaged in financial lease operations, resident – interest bearing
2	3	0	3	Companies engaged in brokerage activities at capital market, resident – non-interest bearing
2	3	0	4	Companies engaged in brokerage activities at capital market, resident - interest bearing
2	3	0	5	State-owned credit institutions, resident – non-interest bearing
2	3	0	6	State-owned credit institutions, resident - interest bearing
2	3	0	7	Private credit institutions, resident – non-interest bearing
2	3	0	8	Private credit institutions, resident – interest bearing
2	3	0	9	Credit institutions, non-resident – non-interest bearing
2	3	1	0	Credit institutions, non-resident – interest bearing
2	3	1	1	Other state-owned depository institutions, resident – non-interest bearing
2	3	1	2	Other state-owned depository institutions, resident – interest bearing
2	3	1	3	Other private depository institutions, resident – non-interest bearing
2	3	1	4	Other private depository institutions, resident – interest bearing
2	3	1	5	Other depository institutions/other financial institutions/companies engaged in financial activities, non-resident – non-interest bearing
2	3	1	6	Other depository institutions/other financial institutions/companies engaged in financial activities, non-resident – interest bearing
2	3	1	7	Others – non-interest bearing
2	3	1	8	Others – interest bearing
2	3	2	1	State-owned companies, resident - non-interest bearing
2	3	2	2	State-owned companies, resident - interest bearing
2	3	2	3	Public services of local self-government units – non-interest bearing
2	3	2	4	Public services of local self-government units – interest bearing

2	3	2	5	Private companies, residents - non-interest bearing	
2	3	2	6	Private companies, residents - interest bearing	
2	3	2	7	Entrepreneurs - non-interest bearing	
2	3	2	8	Entrepreneurs - interest bearing	
2	3	2	9	Companies, non-residents - non-interest bearing	
2	3	3	0	Companies, non-residents - interest bearing	
2	3	3	1	Natural persons, residents – non-interest bearing	
2	3	3	2	Natural persons, residents –interest bearing	
2	3	3	3	Natural persons, non-residents – non-interest bearing	
2	3	3	4	Natural persons, non-residents –interest bearing	
2	3	3	5	Companies, for payment and coverage under letters of credit	
2	3	3	6	Companies, for payment and coverage under guarantees	
2	3	3	9	Non-government and other non-profit organizations, residents – non-interest bearing	
2	3	4	0	Non-government and other non-profit organizations, residents – interest bearing	
2	3	4	1	Non-government and other non-profit organizations, non-residents – non-interest bearing	
2	3	4	2	Non-government and other non-profit organizations, non-residents – interest bearing	
2	3	4	3	Other - non-interest bearing	
2	3	4	4	Other - interest bearing	
2	3	4	5	Government of Montenegro - non-interest bearing	
2	3	4	6	Government of Montenegro - interest bearing	
2	3	4	7	Local self-government units - non-interest bearing	
2	3	4	8	Local self-government units - interest bearing	
2	3	4	9	Other Budget of Montenegro beneficiaries- non-interest bearing	
2	3	5	0	Other Budget of Montenegro beneficiaries- interest bearing	
2	3	5	1	Others - non- interest bearing	
2	3	5	2	Others - interest bearing	
2	3	5	3	Regulatory agencies, residents – non-interest bearing	
2	3	5	4	Regulatory agencies, residents –interest bearing	
2	3	5	5	Regulatory agencies, non-residents – non-interest bearing	
2	3	5	6	Regulatory agencies, non-residents – interest bearing	
2	3	6	1	Investment and Development Fund of Montenegro – non-interest bearing	
2	3	6	2	Investment and Development Fund of Montenegro – interest bearing	
2	3	6	3	Employment Agency of Montenegro - non-interest bearing	
2	3	6	4	Employment Agency of Montenegro - interest bearing	
2	3	6	5	Health Insurance Fund - non-interest bearing	

2	3	6	6	Health Insurance Fund - interest bearing	
2	3	6	7	Pension and Disability Insurance Fund - non-interest bearing	
2	3	6	8	Pension and Disability Insurance Fund - interest bearing	
2	3	6	9	Voluntary pension funds, residents - non-interest bearing	
2	3	7	0	Voluntary pension funds, residents - interest bearing	
2	3	7	1	Funds, non-residents - non-interest bearing	
2	3	7	2	Funds, non-residents - interest bearing	
2	3	7	3	Investment Funds, residents - non-interest bearing	
2	3	7	4	Investment Funds, residents - interest bearing	
2	3	7	5	Others, residents - non-interest bearing	
2	3	7	6	Others, residents - interest bearing	
2	3	7	7	Voluntary pension funds, non-residents - non-interest bearing	
2	3	7	8	Voluntary pension funds, non-residents - interest bearing	
2	3	8	1	Private insurance/reinsurance companies, residents – non-interest bearing	
2	3	8	2	Private insurance/reinsurance companies, residents –interest bearing	
2	3	8	3	State-owned insurance/reinsurance companies, residents – non-interest bearing	
2	3	8	4	State-owned insurance/reinsurance companies, residents –interest bearing	
2	3	8	5	Insurance/reinsurance companies, non-residents – non-interest bearing	
2	3	8	6	Insurance/reinsurance companies, non-residents –interest bearing	
2	5	8	7	Factoring companies, non-residents - non-interest bearing	
2	5	8	8	Factoring companies, non-residents - interest bearing	
2	5	8	9	Factoring companies, residents - non-interest bearing	
2	5	9	0	Factoring companies, residents - interest bearing	
2	5	9	1	Microcredit financial institutions, residents - non-interest bearing	
2	5	9	2	Microcredit financial institutions, residents - interest bearing	
2	5	9	3	Microcredit financial institutions, non-residents - non-interest bearing	
2	5	9	4	Microcredit financial institutions, non-residents - interest bearing	
2	5	9	5	Auxiliary financial institutions, residents - non-interest bearing	
2	5	9	6	Auxiliary financial institutions, residents - non-interest bearing	
2	5	9	7	Auxiliary financial institutions, non-residents - non-interest bearing	
2	5	9	8	Auxiliary financial institutions, non-residents - interest bearing	
TOTAL:					

(Seal and signature of the authorised person)

(Name and Head Office of the Credit Institution)

REPORT ON AVERAGE BALANCE OF TIME DEPOSITS

(000 EUR)

Accounts Comprising the Reserve Requirement Base					Average daily balance of deposits with agreed maturity up to 365 days and/or 366 days (from ____ to ____)	Average daily balance of deposits with agreed maturity up over 365 days and/or 366 days, with the deposit cancellation clause in the period shorter than 365 days and/or 366 days (from ____ to ____)	Average daily balance of deposits with agreed maturity over 365 days and/or 366 Days (from ____ to ____)	TOTAL (2 + 3 + 4)
1					2	3	4	5
2	5	0	1	Companies engaged in financial lease operations, residents – non-interest bearing				
2	5	0	2	Companies engaged in financial lease operations, residents – interest bearing				
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				
2	5	0	5	State-owned credit institutions, residents – non-interest bearing				
2	5	0	6	State-owned credit institutions, residents – interest bearing				
2	5	0	7	Private credit institutions, residents – non-interest bearing				
2	5	0	8	Private credit institutions, residents – interest bearing				
2	5	0	9	Credit institutions, non-residents – non-interest bearing				
2	5	1	0	Credit institutions, non-residents – interest bearing				
2	5	1	1	Other state-owned depository institutions, residents – non-interest bearing				
2	5	1	2	Other state-owned depository institutions, residents – interest bearing				
2	5	1	3	Other private depository institutions, residents – non-interest bearing				
2	5	1	4	Other private depository institutions, residents – interest bearing				
2	5	1	5	Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents – non-interest bearing				
2	5	1	6	Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents – interest bearing				
2	5	1	7	Others – non-interest bearing				
2	5	1	8	Others – interest bearing				
2	5	2	1	State-owned companies, residents - non-interest bearing				
2	5	2	2	State-owned companies, residents - interest bearing				

2	5	2	3	Public services of local self-government units – non-interest bearing				
2	5	2	4	Public services of local self-government units – interest bearing				
2	5	2	5	Private companies, residents - non-interest bearing				
2	5	2	6	Private companies, residents - interest bearing				
2	5	2	7	Entrepreneurs - non-interest bearing				
2	5	2	8	Entrepreneurs - interest bearing				
2	5	2	9	Companies, non-residents - non-interest bearing				
2	5	3	0	Companies, non-residents - interest bearing				
2	5	3	1	Natural persons, residents – non-interest bearing				
2	5	3	2	Natural persons, residents –interest bearing				
2	5	3	3	Natural persons, non-residents – non-interest bearing				
2	5	3	4	Natural persons, non-residents –interest bearing				
2	5	3	9	Non-government and other non-profit organizations, residents – non-interest bearing				
2	5	4	0	Non-government and other non-profit organizations, residents – interest bearing				
2	5	4	1	Non-government and other non-profit organizations, non-residents – non-interest bearing				
2	5	4	2	Non-government and other non-profit organizations, non-residents – interest bearing				
2	5	4	3	Other - non-interest bearing				
2	5	4	4	Other - interest bearing				
2	5	4	5	Government of Montenegro - non-interest bearing				
2	5	4	6	Government of Montenegro - interest bearing				
2	5	4	7	Local self-government units - non-interest bearing				
2	5	4	8	Local self-government units - interest bearing				
2	5	4	9	Other Budget of Montenegro beneficiaries- non-interest bearing				
2	5	5	0	Other Budget of Montenegro beneficiaries- interest bearing				
2	5	5	1	Others - non- interest bearing				
2	5	5	2	Others - interest bearing				
2	5	5	3	Regulatory agencies, residents – non-interest bearing				
2	5	5	4	Regulatory agencies, residents –interest bearing				
2	5	5	5	Regulatory agencies, non-residents – non-interest bearing				
2	5	5	6	Regulatory agencies, non-residents – interest bearing				
2	5	6	1	Investment and Development Fund of Montenegro – non-interest bearing				
2	5	6	2	Investment and Development Fund of Montenegro – interest bearing				
2	5	6	3	Employment Agency of Montenegro - non-interest bearing				
2	5	6	4	Employment Agency of Montenegro - interest bearing				
2	5	6	5	Health Insurance Fund - non-interest bearing				

2	5	6	6	Health Insurance Fund - interest bearing				
2	5	6	7	Pension and Disability Insurance Fund - non-interest bearing				
2	5	6	8	Pension and Disability Insurance Fund - interest bearing				
2	5	6	9	Voluntary pension funds, residents - non-interest bearing				
2	5	7	0	Voluntary pension funds, residents - interest bearing				
2	5	7	1	Funds, non-residents - non-interest bearing				
2	5	7	2	Funds, non-residents - interest bearing				
2	5	7	3	Investment Funds, residents - non-interest bearing				
2	5	7	4	Investment Funds, residents - interest bearing				
2	5	7	5	Others, residents - non-interest bearing				
2	5	7	6	Others, residents - interest bearing				
2	5	7	7	Voluntary pension funds, non-residents - non-interest bearing				
2	5	7	8	Voluntary pension funds, non-residents - interest bearing				
2	5	8	1	Private insurance/reinsurance companies, residents – non-interest bearing				
2	5	8	2	Private insurance/reinsurance companies, residents –interest bearing				
2	5	8	3	State insurance/reinsurance companies, residents – non-interest bearing				
2	5	8	4	State insurance/reinsurance companies, residents –interest bearing				
2	5	8	5	Insurance/reinsurance companies, non-residents – non-interest bearing				
2	5	8	6	Insurance/reinsurance companies, non-residents –interest bearing				
2	5	8	7	Factoring companies, non-residents - non-interest bearing				
2	5	8	8	Factoring companies, non-residents - interest bearing				
2	5	8	9	Factoring companies, residents - non-interest bearing				
2	5	9	0	Factoring companies, residents - interest bearing				
2	5	9	1	Microcredit financial institutions, residents - non-interest bearing				
2	5	9	2	Microcredit financial institutions, residents - interest bearing				
2	5	9	3	Microcredit financial institutions, non-residents - non-interest bearing				
2	5	9	4	Microcredit financial institutions, non-residents - interest bearing				
2	5	9	5	Auxiliary financial institutions, residents - non-interest bearing				
2	5	9	6	Auxiliary financial institutions, residents - non-interest bearing				
2	5	9	7	Auxiliary financial institutions, non-residents - non-interest bearing				
2	5	9	8	Auxiliary financial institutions, non-residents - interest bearing				
TOTAL:								

(Seal and signature of the authorised person)