

Pursuant to Article 44 paragraph 2 item 3) of the Central Bank of Montenegro Law (OGM 40/10, 6/13, 70/17, 125/23) and Article 70 paragraph 3 of the of the Law on the Development Bank of Montenegro (OGM 99/24, 140/25), the Council of the Central Bank of Montenegro, at its meeting held on 27 February 2026, passed the following

## **DECISION**

### **AMENDING THE DECISION ON REPORTING OF THE DEVELOPMENT BANK OF MONTENEGRO TO THE CENTRAL BANK OF MONTENEGRO**

#### **Article 1**

In the Decision on Reporting of the Development Bank of Montenegro to the Central Bank of Montenegro (OGM 94/25) in Article 2 paragraph (1) items 4), 33), 34), 38) and 39) shall be deleted.

In items 31) and 32) the changes have been made in Montenegrin version with no relevance to the English translation.

#### **Article 2**

In Article 3 paragraph (1) items 5), 42), 43), 62) and 63) shall be deleted.

In items 40) and 41) the changes have been made in Montenegrin version with no relevance to the English translation.

#### **Article 3**

In Article 6 paragraph (1), the words: “items 4) to 7), items 11), items 18 to 22), items 30) to 34) and items 37) to 39)” shall be replaced by the following: “items 5) to 7), item 11), items 18) to 22), items 30) to 32) and item 37)”.

In paragraph (2) the words: “5) to 15), items 27) to 31), items 39) to 43) and items 46) to 63)” shall be replaced by the following: “items 6) to 15), items 27) to 31), items 39) to 41) and items 46) to 61)”.

#### **Article 4**

The following templates in the templates that make an integral part of this Decision: “5) Report on Cash and Deposit Accounts with Central Banks (Template M-ND-RB); 42) Report on Deposits and Funds at Escrow Account (Template M-D-RB), 43) Report on Largest Depositors of the Development Bank – 50 Largest Depositors (legal and natural persons) – (Template M-NDEP-RB); 62) Report on Available Liquid Assets, Liabilities and Executed Payments (Template RLS-RB); and 63) Report on Deposits of Natural and Legal Persons (Template DFLPL-RB)” shall be deleted.

The following templates: “1) Balance Sheet (Template M-BS-RB), 7) Liquidity Coverage Report – Liquid Assets (Template LP-LA-RB), 8) Liquidity Coverage Report – Outflows (Template LP-O-RB), 10) Liquidity Coverage Report - Calculations (Template LP-I-RB), 11) Report on Required Stable Funding (Template ZSIF-RB), 12) Report on

Available Stable Funding (Template RSIF-RB), 13) Report on Net Stable Funding Ratio (Template NSFR-RB), and 46) Report on Assets and Liabilities Maturity Match (Template M-RU-RB) shall be replaced by new templates that are attached to this Decision and make an integral part thereof.

**Article 5**

The Development Bank shall commence the reporting in accordance with this Decision by submitting the reports as of 31 March 2026.

**Article 6**

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 no. 0101-1771-6/2026  
Podgorica, 27 February 2026

**CHAIRPERSON  
G O V E R N O R**

**Irena Radović, m.p.**

**1) Balance Sheet (Template M-BS-RB)**

(EUR 000)

No.	ASSETS	Amount
1.	<b>Funds</b>	
2.	<b>Financial assets at amortised cost</b>	0
2.a.	Loans and receivables from credit institutions	
2.b.	Loans and receivables from clients	
2.c.	Factoring and other purchased receivables	
2.d.	Securities	
2.e.	Other financial assets	
3.	<b>Financial assets at fair value through other comprehensive income</b>	0
3.a.	Loans and receivables from credit institutions	
3.b.	Loans and receivables from clients	
3.c.	Factoring and other purchased receivables	
3.d.	Securities	
3.e.	Other financial assets	
4.	<b>Held-for-trading financial assets</b>	0
4.a.	Loans and receivables from credit institutions	
4.b.	Loans and receivables from clients	
4.c.	Factoring and other purchased receivables	
4.d.	Securities	
4.e.	Other financial assets	
5.	<b>Financial assets carried at fair value through profit and loss, not held for trading</b>	0
5.a.	Loans and receivables from credit institutions	
5.b.	Loans and receivables from clients	
5.c.	Factoring and other purchased receivables	
5.d.	Securities	
5.e.	Other financial assets	
6.	<b>Derivative financial assets as hedging instruments</b>	
7.	<b>Changes in the fair value of items being subject to hedging</b>	
8.	<b>Investments in associates, subsidiary undertakings and joint ventures at equity method</b>	
9.	<b>Investment properties</b>	
10.	<b>Property, plant and equipment</b>	
11.	<b>Intangible assets</b>	
12.	<b>Current tax assets</b>	
13.	<b>Deferred tax assets</b>	
14.	<b>Non-current assets held for sale and discontinued operations</b>	

15.	Other assets	
16.	<b>TOTAL ASSETS:</b>	<b>0</b>
	<b>LIABILITIES</b>	
17.	<b>Financial liabilities carried at amortised cost</b>	<b>0</b>
17.a.	Liabilities to credit institutions	
17.b.	Liabilities to creditors other than credit institutions	
17.c.	Securities issued	
17.d.	Other financial liabilities	
18.	<b>Held-for-trading financial liabilities</b>	<b>0</b>
18.a.	Liabilities to credit institutions	
18.b.	Liabilities to creditors other than credit institutions	
18.c.	Securities issued	
18.d.	Other financial liabilities	
19.	<b>Financial liabilities not traded and measured at fair value through profit or loss</b>	<b>0</b>
19.a.	Liabilities to credit institutions	
19.b.	Liabilities to creditors other than credit institutions	
19.c.	Other financial liabilities	
20.	<b>Derivative financial liabilities as hedging instruments</b>	
21.	<b>Changes in the fair value of items being subject to hedging</b>	
22.	<b>Provisions</b>	
23.	<b>Liabilities on non-current assets held for sale and discontinued operations</b>	
24.	<b>Current tax liabilities</b>	
25.	<b>Deferred tax liabilities</b>	
26.	<b>Other liabilities</b>	
27.	<b>Subordinated debt</b>	
28.	<b>TOTAL LIABILITIES:</b>	<b>0</b>
	<b>CAPITAL</b>	
29.	<b>Share capital</b>	
30.	<b>Issue premiums</b>	
31.	<b>Undistributed profit</b>	
32.	<b>Current year profit/loss</b>	
33.	<b>Other reserves</b>	
34.	<b>Non-controlling interests in equity</b>	
35.	<b>TOTAL CAPITAL: (29. to 34.)</b>	<b>0</b>
36.	<b>TOTAL CAPITAL AND LIABILITIES: (28. + 35.)</b>	<b>0</b>

7) Liquidity Coverage Report – Liquid Assets (Template LP-LA-RB)

(EUR 000)

No.	DESCRIPTION	Amount/ Market value	Applicable weight	Weighted amount
		1	2	3=1*2
1=1.1+1.2	<b>TOTAL LIQUID ASSETS</b>	0		0
1.1	<b>Total level 1 assets</b>	0		0
1.1.1	cash		1.00	0
1.1.2	exposure to the Central Bank		1.00	0
1.1.3	receivables from the Government of Montenegro		1.00	0
1.1.4	receivables guaranteed by the Government of Montenegro		1.00	0
1.1.5	claims on or guaranteed by third-country central government, provided that a nominated ECAI has assigned at least a credit quality step 1 in accordance with the Decision on Capital Adequacy of the Development Bank		1.00	0
1.1.6	claims on or guaranteed by multilateral development banks and international organisations which have been assigned a 0% risk weight pursuant to the Decision on Capital Adequacy of the Development Bank		1.00	0
1.1.7	funds placed with credit institutions in Montenegro with maturity up to 30 calendar days		0.80	0
1.2	<b>Total level 2 assets</b>	0		
1.2.1	claims on or guaranteed by third-country central government or central bank, which have been assigned a 20% risk weight in accordance with the Decision on Capital Adequacy of the Development Bank		0.75	0
1.2.2	claims on or guaranteed by third-country local self-government units, which have been assigned a 20% risk weight in accordance with the Decision on Capital Adequacy of the Development Bank		0.75	0
1.2.3	claims on or guaranteed by third-country public sector entity, which have been assigned a 20% risk weight in accordance with the Decision on Capital Adequacy of the Development Bank		0.75	0

**8) Liquidity Coverage Report – Outflows (Template LP-O-RB)**

(EUR 000)

No.	POSITION	Amount	Rate of outflow	Outflow
		1	2	3=1*2
1	<b>OUTFLOWS</b>	0		0
1.1	<b>Outflows from unsecured transactions</b>	0		0
1.1.1	<b>Products and services</b>	0		0
1.1.1.1	Off-balance sheet and contingent funding obligations, including committed funding facilities			0
1.1.1.2	Undrawn loans and advances to large customers			0
1.1.1.3	mortgage loan but not yet drawn down			0
1.1.1.4	planned outflows related to the renewal of the existing or approval of new loans			0
1.1.1.5	planned derivatives payables			0
1.1.1.6	trade finance off-balance sheet related products		0,05	0
1.1.1.7	other products and services			0
1.1.2	<b>Outflows related to the Deposit Bank's liabilities</b>	0		0
1.1.2.1	liabilities resulting from operating expenses		0,00	0
1.1.2.2	liabilities in the form of debt securities (notes, bonds)		1,00	0
1.1.2.3	excess of funding to non-financial customers (total amount of liabilities exceeding the amount of inflows)		1,00	0
1.1.2.4	borrowings taken maturing within 30 calendar days		1,00	0
1.1.2.5	other liabilities		1,00	0
1.1.3	<b>Additional outflows</b>	0		0

1.1.3.1	Collateral other than Level 1 assets collateral posted for derivatives		0,20	0
1.1.3.2	Material outflows due to deterioration of own credit quality		1,00	0
1.1.3.3	Impact of an adverse market scenario on derivatives transactions, financing transactions and other contracts		1,00	0
1.1.3.4	Outflows from derivatives		1,00	0
1.1.3.5	Short positions	0		0
1.1.3.5.1	(SFT) Short positions covered by collateralised securities financing transactions		0,00	0
1.1.3.5.2	Other short positions		1,00	0
1.1.3.6	Callable excess collateral		1,00	0
1.1.3.7	Due collateral		1,00	0
1.1.3.8	Liquid asset collateral exchangeable for non-liquid assets		1,00	0
1.1.3.9	Loss of funding on structured financing activities	0		0
1.1.3.9.1	Structured financing instruments		1,00	0
1.1.3.9.2	Funding facilities		1,00	0
1.1.3.10	Internal netting of client's positions		0,50	0
<b>1.1.4</b>	<b>Committed facilities</b>	<b>0</b>		<b>0</b>
<b>1.1.4.1</b>	<b>Credit facilities</b>	<b>0</b>		<b>0</b>
1.1.4.1.1	Credit facilities to retail customers		0,05	0
1.1.4.1.2	Credit facilities to non-financial customers other than retail customers		0,10	0
1.1.4.1.3	Credit facilities to credit institutions	<b>0</b>		<b>0</b>
1.1.4.1.3.1	Credit facilities for funding promotional loans of retail customers		0,05	0

1.1.4.1.3.2	Credit facilities for funding promotional loans of non-financial customers		0,10	0
1.1.4.1.3.3	Other credit facilities to credit institutions		0,40	0
1.1.4.1.4	Credit facilities to regulated financial institutions other than credit institutions		0,40	0
1.1.4.1.5	Credit facilities to other financial customers		1,00	0
<b>1.1.4.2</b>	<b>Liquidity facilities</b>	<b>0</b>		<b>0</b>
1.1.4.2.1	Liquidity facilities to retail customers		0,05	0
1.1.4.2.2	Liquidity facilities to non-financial customers other than retail customers		0,30	0
1.1.4.2.3	Liquidity facilities to SSPEs	0		0
1.1.4.2.3.1	Liquidity facilities to asset purchases other than securities from non-financial customers		0,10	0
1.1.4.2.3.2	Liquidity facilities for other		1,00	0
1.1.4.2.4	Liquidity facilities to credit institutions	0		0
1.1.4.2.4.1	Liquidity facilities for funding promotional loans of retail customers		0,05	0
1.1.4.2.4.2	Liquidity facilities for funding promotional loans of non-financial customers		0,30	0
1.1.4.2.4.3	Other liquidity facilities to credit institutions		0,40	0
1.1.4.2.5	Liquidity facilities to other financial customers		1,00	0
<b>1.2</b>	<b>Outflows from secured lending and capital market-driven transactions</b>	<b>0</b>		<b>0</b>
1.2.1	Level 1 asset collateral		0,00	0
1.2.2	Level 2 asset collateral		0,15	0
1.2.3	Non-liquid assets collateral		1,00	0

	<b>MEMORANDUM items</b>	<b>Amount</b>	<b>Market value of collateral</b>	<b>Collateral value</b>
1.	Bonds sold at retail market with residual maturity up to 30 days			
2.	Liquidity outflows to be netted by interdependent inflows			
3.	Outflows from secured lending and capital market-driven transactions	<b>0</b>	<b>0</b>	<b>0</b>
3.1	Level 1 collateral			
3.2	Level 2 collateral			
4.3	Non-liquid assets collateral			

## 10) Liquidity Coverage Report - Calculations (Template LP-I-RB)

(EUR 000)

No.	POSITION	Value / Percentage	Description
1	<b>Liquidity buffer</b>	<b>0</b>	LB = Z
2	<b>Net liquidity outflow</b>	<b>0</b>	NLO
3	<b>Liquidity coverage ratio (%)</b>		LCR = LB / NLO
	<b>Numerator calculations</b>		
4	Level 1 asset liquidity buffer: unadjusted	0	A = from the template <i>Liquid assets</i>
5	Level 1 asset collateral 30-day outflows	0	B = from the Templates <i>Liquid assets, Outflows, and Inflows</i>
6	Level 1 asset excluding EHQCB collateral 30-day inflows	0	C = from Template <i>Outflows</i>
7	Secured cash 30-day outflows	0	D = from Template <i>Outflows</i>
8	Secured cash 30-day inflows	0	E = from Template <i>Inflows</i>
9	Level 1 asset "adjusted amount" before cap application	0	F = A-B+C-D+E
10	Level 2 asset value: unadjusted	0	M = from Template <i>Liquid assets</i>
11	<b>Liquidity buffer</b>	<b>0</b>	Z = (A+M)
	<b>Denominator calculations</b>		
12	Total outflows	0	TO = from Template <i>Outflows</i>
13	Fully exempt inflows	0	FEI = from Template <i>Inflows</i>
14	Inflows subject to 75% cap	0	IC = from Template <i>Inflows</i>
15	Reduction for fully exempt inflows	0	RFEI = MIN (FEI, TO)
16	Reduction for inflows subject to 75% cap	0	RIC = MIN (IC, 0.75*MAX(TO-FEI, 0))
17	<b>Net liquidity outflow</b>	<b>0</b>	NLO = TO-RFEI-RIC

## 11) Report on Required Stable Funding (Template ZSIF-RB)

(EUR 000)

No.	Description	Amount				Applicable required stable funding factor				Required stable funding
		assets that is not eligible as liquid asset based on maturity			assets that is eligible as liquid assets	assets that is not eligible as liquid asset based on maturity			assets that is eligible as liquid assets	
		< 6 months	≥ 6 months to < 1 year	≥ 1 year		< 6 months	≥ 6 months to < 1 year	≥ 1 year		
		1	2	3	4	5	6	7	8	9
1	<b>REQUIRED STABLE FUNDING</b>	0	0	0	0					0
1.1	<b>Required stable funding from central bank assets</b>	0	0	0	0					0
1.1.1	claims on Central Bank, European Central Bank or a central bank of an EU Member State or a third country	0	0	0	0					0
1.1.1.1	unencumbered or encumbered for a residual maturity of 6 months or less					0%	0%	0%	0%	0
1.1.1.2	encumbered for a residual maturity of 6 months up to one year					50%	50%	50%	50%	0
1.1.1.3	encumbered for a residual maturity of one year or more					100%	100%	100%	100%	0
1.2	<b>Required stable funding from liquid assets</b>				0					0
1.2.1	level 1 assets eligible for 0% haircut for LCR calculation				0					0
1.2.1.1	unencumbered or encumbered for a residual maturity of less than 6 months								0%	0

1.2.1.2	encumbered for a residual maturity of 6 months up to one year								50%	0
1.2.1.3	encumbered for a residual maturity of one year or more								100%	0
1.2.2	level 1 assets eligible for 15% haircut for LCR calculation				0					0
1.2.2.1	level 1 assets eligible for 5% haircut for LCR calculation								5%	0
1.2.2.2	encumbered for a residual maturity of 6 months up to one year								50%	0
1.2.2.3	encumbered for a residual maturity of one year or more								100%	0
1.2.3	level 2 assets eligible for 25% haircut for LCR calculation				0					0
1.2.3.1	unencumbered or encumbered for a residual maturity of 6 months or less								15%	0
1.2.3.2	encumbered for a residual maturity of 6 months up to one year								50%	0
1.2.3.3	encumbered for a residual maturity of one year or more								100%	0
1.3	<b>Required stable funding from securities other than liquid assets</b>	0	0	0						0
1.3.1	securities and equity in undertakings listed on a stock exchange other than assets eligible as liquid assets	0	0	0						0
1.3.1.1	unencumbered or encumbered for a residual maturity of less than one year					50%	50%	85%		0
1.3.1.2	encumbered for a residual maturity of one year or more					100%	100%	100%		0
1.3.2	equity in undertakings not listed on a stock exchange other than assets eligible as liquid assets							100%		0
1.3.3	Securities other than assets eligible as liquid assets encumbered for a residual maturity of one year or more in a cover pool					85%	85%	85%		0

1.4	<b>Required stable funding from loans</b>	<b>0</b>	<b>0</b>	<b>0</b>						<b>0</b>
1.4.1	Securities financing transactions with financial clients	0	0	0						0
1.4.1.1	secured by level 1 assets eligible for 0% haircut for LCR calculation	0	0	0						0
1.4.1.1.1	unencumbered or encumbered for a residual maturity of less than 6 months					0%	50%	100%		0
1.4.1.1.2	encumbered for a residual maturity of 6 months up to one year					50%	50%	100%		0
1.4.1.1.3	encumbered for a residual maturity of one year or more					100%	100%	100%		0
1.4.1.2	Secured by other assets	0	0	0						0
1.4.2.2.1	unencumbered or encumbered for a residual maturity of less than 6 months					5%	50%	100%		0
1.4.2.2.2	encumbered for a residual maturity of 6 months up to one year					50%	50%	100%		0
1.4.2.2.3	encumbered for a residual maturity of one year or more					100%	100%	100%		0
1.4.2	other loans and advances to financial clients					10%	50%	100%		0
1.4.3	assets encumbered for a residual maturity of one year or more in a cover pool					85%	85%	85%		0
1.4.4	loans to non-financial clients other than central banks, where those loans were assigned risk weight of 35% or less	0	0	0						0
1.4.4.0.1	of which, secured by mortgages on residential property									0
1.4.4.1	unencumbered or encumbered for a residual maturity of less than 6 months					50%	50%	65%		0
1.4.4.2	encumbered for a residual maturity of 6 months up to one year					50%	50%	65%		0

1.4.4.3	encumbered for a residual maturity of one year or more					100%	100%	100%		0
1.4.5	other loans to non-financial clients other than central banks	0	0	0						0
1.4.5.0.1	of which, secured by mortgages on residential property									0
1.4.5.1	unencumbered or encumbered for a residual maturity of less than 6 months					50%	50%	85%		0
1.4.5.2	encumbered for a residual maturity of one year or more					100%	100%	100%		0
1.4.6	trade finance balance sheet-related products					10%	50%	85%		0
1.5	<b>Required stable funding from derivatives</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0%</b>	<b>0%</b>	<b>0%</b>		<b>0</b>
1.5.1	required stable funding for liabilities on derivatives					5%				0
1.5.2	derivatives as assets affecting the NSFR					100%				0
1.5.3	initial margin given					85%	85%	85%	85%	0
1.6	<b>Required stable funding from contributions to central counterparty default fund</b>					<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>0</b>
1.7	<b>Required stable funding from other assets</b>	<b>0</b>	<b>0</b>	<b>0</b>						<b>0</b>
1.7.1	physically exchanged goods			0						0
1.7.1.1	unencumbered or encumbered for a residual maturity of less than one year							85%		0
1.7.1.2	encumbered for a residual maturity of one year or more							100%		0
1.7.2	claims per the date of trade					0%				0
1.7.3	non-performing assets					100%	100%	100%		0
1.7.4	other assets					50%	50%	100%		0

1.8	<b>Required stable funding from off-balance sheet items</b>	<b>0</b>	<b>0</b>	<b>0</b>						<b>0</b>
1.8.1	committed facilities within a group subject to preferential treatment					<b>0%</b>	<b>0%</b>	<b>0%</b>		0
1.8.2	committed facilities					<b>5%</b>	<b>5%</b>	<b>5%</b>		0
1.8.3	trade finance off- balance sheet items					<b>5%</b>	<b>7,5%</b>	<b>10%</b>		0
1.8.4	non-performing off-balance sheet items					<b>100%</b>	<b>100%</b>	<b>100%</b>		0

## 12) Report on Available Stable Funding (Template RSIF-RB)

(EUR 000)

No.	Description	Amount			Applicable available stable funding factor			Available stable funding
		< 6 months	≥ 6 months to < 1 year	≥ 1 year	< 6 months	≥ 6 months to < 1 year	≥ 1 year	Total
		1	2	3	4	5	6	7
2	<b>AVAILABLE STABLE FUNDING</b>	0	0	0				0
2.1	<b>Available stable funding from capital items and instruments</b>	0	0	0				0
2.1.1	Common Equity Tier 1 capital						100%	0
2.1.2	Additional Tier 1 capital						100%	0
2.1.3	Tier 2 capital						100%	0
2.1.4	Other capital instruments						100%	0
2.3	<b>Available stable funding from other non-financial clients (other than central bank)</b>	0	0	0				0
2.3.0.1	of which, securities financing transactions				0%	0%	0%	0
2.3.1	liabilities to the Government of Montenegro, central government of an EU Member State or a central government of a third country						100%	0
2.3.2	liabilities to local self-governments in Montenegro or from an EU Member State or a third country				50%	50%	100%	0
2.3.3	liabilities to public sector entities in Montenegro or from an EU Member State or a third country				50%	50%	100%	0
2.3.4	liabilities to multilateral development banks and international organisations				50%	50%	100%	0
2.3.5	liabilities to large non-financial clients				50%	50%	100%	0
2.4	<b>Available stable funding from liabilities and committed facilities within a group subject to preferential treatment</b>				0%	0%	0%	0

2.5	<b>Available stable funding from financial clients and central banks</b>	0	0	0				0
2.5.1	liabilities to the Central Bank, the ECB or a central bank from an EU Member State					50%	100%	0
2.5.2	liabilities to central banks from third countries					50%	100%	0
2.5.3	liabilities to financial clients	0	0	0		50%	100%	0
2.6	<b>Available stable funding from liabilities where the counterparty cannot be determined</b>					50%	100%	0
2.7	<b>Available stable funding from net liabilities based on derivatives</b>				0%	0%	0%	0
2.8	<b>Available stable funding from interdependent liabilities</b>	0	0	0				0
2.8.1.	promotional loans and relevant credit facilities and liquidity facilities							0
2.8.2	other							0
2.9	<b>Available stable funding from other liabilities</b>	0	0	0				0
2.9.1	liabilities per the date of trade							0
2.9.2	deferred tax liabilities					50%	100%	0
2.9.3	minority shares					50%	100%	0
2.9.4	other liabilities							0
2.8.2	Other							0
2.9	<b>Available stable funding from other liabilities</b>	0	0	0				0
2.9.1	Trade date payables							0
2.9.2	Deferred tax liabilities					50%	100%	0
2.9.3	Minority interests					50%	100%	0
2.9.4	Other liabilities					50%	100%	0

### 13) Report on Net Stable Funding Ratio (Template NSFR-RB)

(EUR 000)

No.	Description	Amount	Required stable funding	Available stable funding	Ratio
		1	2	3	4
<b>1</b>	<b>REQUIRED STABLE FUNDING</b>	<b>0</b>	<b>0</b>		
1.1	Required stable funding from central bank assets	0	0		
1.2	Required stable funding from liquid assets	0	0		
1.3	Required stable funding from securities other than liquid assets	0	0		
1.4	Required stable funding from loans	0	0		
1.5	Required stable funding from derivatives	0	0		
1.6	Required stable funding from contributions to central counterparty default fund	0	0		
1.7	Required stable funding from other assets	0	0		
1.8	Required stable funding from off-balance sheet items	0	0		
<b>2</b>	<b>AVAILABLE STABLE FUNDING</b>	<b>0</b>		<b>0</b>	
2.1	Available stable funding from capital items and instruments	0		0	
2.2	Available stable funding from other non-financial customers (except central banks)	0		0	
2.3	Available stable funding from liabilities and committed facilities within a group if subject to preferential treatment	0		0	
2.4	Available stable funding from financial customers and central banks	0		0	
2.5	Available stable funding from liabilities provided where the counterparty cannot be determined	0		0	
2.6	Available stable funding from interdependent liabilities				
2.7	Available stable funding from other liabilities				
<b>3</b>	<b>Net stable funding ratio (NSFR)</b>				<b>0.00%</b>

## 46) Report on Assets and Liabilities Maturity Match (Template M-RU-RB)

a) per the residual agreed maturity

(EUR 000)

I	Financial assets in the balance sheet	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 - 365 days	1 - 5 years	Over 5 years	TOTAL
1.	<b>Funds</b>									
2.	<b>Financial assets at amortised cost</b>									
2.a	loans and receivables from credit institutions									
2.b	loans and receivables from clients									
2.c	securities									
2.d	other financial assets									
2.e	interest receivables, accruals and prepayments, and value adjustments									
3.	<b>Financial assets at fair value through other comprehensive income</b>									
3.a	loans and receivables from credit institutions									
3.b	loans and receivables from clients									
3.c	securities									
3.d	other financial assets									
3.e	interest receivables, accruals and prepayments, and value adjustments									
4.	<b>Held-for-trading financial assets</b>									
4.a	loans and receivables from credit institutions									
4.b	loans and receivables from clients									
4.c	securities									
4.d	other financial assets									
4.e	interest receivables, accruals and prepayments, and value adjustments									
5.	<b>Financial assets carried at fair value through profit and loss, not held for trading</b>									
5.a	loans and receivables from credit institutions									
5.b	loans and receivables from clients									
5.c	securities									

5.d	other financial assets									
5.e	interest receivables, accruals and prepayments, and value adjustments									
<b>6.</b>	<b>Derivatives held for hedging</b>									
7.	Other assets									
	<b>Total:</b>									

II	Financial liabilities in the balance sheet	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 – 365 days	1 – 5 years	Over 5 years	TOTAL
<b>1.</b>	<b>Financial liabilities carried at amortised cost</b>									
1.a	liabilities to credit institutions									
1.b	liabilities to creditors other than credit institutions									
1.c	issued securities									
1.d	other financial liabilities									
1.e	interest and prepayments and accruals									
<b>2.</b>	<b>Financial liabilities held-for-trading</b>									
2.a	liabilities to credit institutions									
2.b	liabilities to creditors other than credit institutions									
2.c	issued securities									
2.d	other financial liabilities									
2.e	interest and prepayments and accruals									
<b>3.</b>	<b>Financial liabilities not traded and measured at fair value through profit or loss</b>									
3.a	liabilities to credit institutions									
3.b	liabilities to creditors other than credit institutions									
3.c	other financial liabilities									
3.d	interest and prepayments and accruals									
<b>4.</b>	<b>Subordinated debt</b>									
<b>5.</b>	<b>Derivative financial liabilities as hedging instrument</b>									
<b>6.</b>	<b>Other liabilities</b>									
	<b>Total :</b>									

III	DIFFERENCE :	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 - 365 days	1 - 5 years	Over 5 years	TOTAL
1.	Maturity gap I-II									
2.	Cumulative gap									
	% of total funding sources									

b) per the expected maturity

(EUR 000)

I	Financial assets in the balance sheet	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 - 365 days	1 - 5 years	Over 5 years	TOTAL
1.	<b>Funds</b>									
2.	<b>Financial assets at amortised cost</b>									
2.a	loans and receivables from credit institutions									
2.b	loans and receivables from clients									
2.c	securities									
2.d	other financial assets									
2.e	interest receivables, accruals and prepayments, and value adjustments									
3.	<b>Financial assets at fair value through other comprehensive income</b>									
3.a	loans and receivables from credit institutions									
3.b	loans and receivables from clients									
3.c	securities									
3.d	other financial assets									
3.e	interest receivables, accruals and prepayments, and value adjustments									
4.	<b>Held-for-trading financial assets</b>									
4.a	loans and receivables from credit institutions									
4.b	loans and receivables from clients									
4.c	securities									
4.d	other financial assets									
4.e	interest receivables, accruals and prepayments, and value adjustments									
5.	<b>Financial assets carried at fair value through profit and loss, not held for trading</b>									
5.a	loans and receivables from credit institutions									
5.b	loans and receivables from clients									
5.ec	securities									
5.d	other financial assets									
5.e	interest receivables, accruals and prepayments, and value adjustments									
6.	<b>Derivatives held for hedging</b>									

7.	Other assets									
	<b>Total:</b>									

II	Financial liabilities in the balance sheet	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 - 365 days	1 - 5 years	Over 5 years	TOTAL
<b>1.</b>	<b>Financial liabilities carried at amortised cost</b>									
1.a	liabilities to credit institutions									
1.b	liabilities to creditors other than credit institutions									
1.c	issued securities									
1.d	other financial liabilities									
1.e	interest and prepayments and accruals									
<b>2.</b>	<b>Financial liabilities held-for-trading</b>									
2.a	liabilities to credit institutions									
2.b	liabilities to creditors other than credit institutions									
2.c	issued securities									
2.d	other financial liabilities									
2.e	interest and prepayments and accruals									
<b>3.</b>	<b>Financial liabilities not traded and measured at fair value through profit or loss</b>									
3.a	liabilities to credit institutions									
3.b	liabilities to creditors other than credit institutions									
3.c	other financial liabilities									
3.d	interest and prepayments and accruals									
<b>4.</b>	<b>Subordinated debt</b>									
<b>5.</b>	<b>Derivative financial liabilities as hedging instrument</b>									
<b>6.</b>	<b>Other liabilities</b>									
	<b>Total :</b>									

III	DIFFERENCE :	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 - 365 days	1 - 5 years	Over 5 years	TOTAL
1.	<b>Maturity gap I-II</b>									
2.	<b>Cumulative gap</b>									
	<b>% of total funding sources</b>									