

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

(EUR 000)

No.	ASSETS	Amount
1.	Funds	
2.	Financial assets at amortised cost	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.	Financial assets at fair value through other comprehensive income	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.	Held-for-trading financial assets	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.	Financial assets carried at fair value through profit and loss, not held for trading	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.	Derivative financial assets as hedging instruments	
7.	Changes in the fair value of items being subject to hedging	
8.	Investments in associates, subsidiary undertakings and joint ventures at equity method	
9.	Investment properties	
10.	Property, plant and equipment	
11.	Intangible assets	
12.	Current tax assets	
13.	Deferred tax assets	
14.	Non-current assets held for sale and discontinued operations	

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

2) Profit and Loss Statement (Template M-BU-RB)

(EUR 000)

No.	POSITION	Amount
1.	Interest income and similar income	
2.	Interest income on impaired loans	
3.	Interest expenses and similar expenses	
I.	NET INTEREST INCOME (1+2-3)	
4.	Fee and commission income	
5.	Fee and commission expenses	
II.	NET FEE AND COMMISSION INCOME (4-5)	
6.	Net gains/losses from derecognition of financial instruments not carried at fair value through profit or loss	
7.	Net gains/losses on held-for-trading financial instruments	
8.	Net gains/losses from financial instruments carried at fair value through profit or loss, not held for trading	
9.	Changes in fair value in hedge accounting	
10.	Net gains/losses from FX revaluation	
11.	Net gains/losses from derecognition of other assets	
12.	Other income	
13.	Employee expenses	
14.	Depreciation expenses	
15.	Overhead and administrative expenses	
16.	Net gains/losses from modification and reclassification of financial instruments	
17.	Net gains/losses from impairment of financial instruments not carried at fair value through profit or loss	
18.	Provision expenses	
19.	Other expenses	
III.	PROFIT/LOSS BEFORE TAX (I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19)	
21.	Profit tax	
22.	NET PROFIT/LOSS (III - 21)	

3) Off-Balance Sheet Records (Template M-VB-RB)

(EUR 000)

Position	Description	Amount
1.	Irrevocable commitments for granting loans	
2.	Irrevocable documentary letters of credits issued for foreign payments	
3.	Other letters of credit issued for foreign payments	
4.	Guarantees issued	
4.1.	Payment guarantees issued	
4.2.	Performance guarantees issued	
4.3.	Other types of guarantees	
5.	Bills of exchange issued and sureties given	
6.	Foreign cheques sent for collection	
7.	Nostro financial activities connected with the collection process <input type="checkbox"/>	
8.	Current FX contracts	
8.1.	Spot FX sale	
8.2.	Spot FX purchase	
8.3.	Forward FX sale	
8.4.	Forward FX purchase	
8.5.	Other derivative financial instruments	
9.	Collateral based on receivables	
10.	Borrowings agreed, but not used	
11.	Other items of IDF's off-balance sheet exposure	
12.	Total	
13.	MEMORANDUM	
13.1	Accrued interest	
13.2	Other	

4) Statistical Data (Template BS-ST-RB)

(EUR 000)

No.	AVERAGE VALUES	Amount
i	BALANCE SHEET ITEMS	
A	ASSETS	
1.	Average amount of total assets	
2.	Average amount of interest-bearing assets	
B	LIABILITIES	
3.	Average amount of total liabilities	
4.	Average amount of interest-bearing liabilities	
C	CAPITAL	
5.	Average amount of total capital	
6.	Average amount of Tier 1 capital	
II	NUMBER OF EMPLOYEES	
1.	Number of full-time employees	
2.	Number of employees who are temporarily employed	
3.	Number of employees by effective working hours	
III	NUMBER OF ORGANISATIONAL UNITS	
1.	Branch	
2.	Representative office	
3.	Sub-branch	

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	TOTAL LIQUID ASSETS	0		0
1.1	Total level 1 assets	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	Total level 2 assets	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	OUTFLOWS	0		0
1.1	Outflows from unsecured transactions	0		0
1.1.1	Products and services	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	Outflows related to the Deposit Bank's liabilities	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	Additional outflows	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
1.1.4	Committed facilities	0		0
1.1.4.1	Credit facilities	0		0
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	0		0
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
1.1.4.2	Liquidity facilities	0		0
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
1.2	Outflows from secured lending and capital market-driven transactions	0		0
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

	MEMORANDUM items	Amount	Market value of collateral	Collateral value
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	0	0	0
3.1	Level 1 collateral			
3.2	Level 2 collateral			
4.3	Non-liquid assets collateral			

9) Liquidity Coverage Report – Inflows (Template LP-P-RB)

No.	DESCRIPTION	Amount		Market value of collateral received		Inflow rate		Value of collateral received after the application of haircut		Inflow	
		Subject to the 75% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Exempted from the cap on inflows	Subject to the 75% cap on inflows	Exempted from the cap on inflows
		1	2	3	4	5	6	7=3*5	8=4*6	9=1*5 (unsecured) 9=1-7 (mostly secured)	10=2*6 (unsecured) 10=3-8 (mostly secured)
1	TOTAL INFLOWS									0	0
1.1	Inflows from unsecured transactions/deposits										
1.1.1	Cash receivables from non-financial customers (except for central banks)										
1.1.1.1	Cash receivables from non-financial customers (except for central banks) not corresponding to principal repayment					1.00	1.00				
1.1.1.2	Other cash receivables from non-financial customers (except for central banks)										
1.1.1.2.1	Cash receivables from retail customers					0.50	0.50				
1.1.1.2.2	Cash receivables from large business undertakings					0.50	0.50				

1.1.1.2.3	Cash receivables from central governments, multilateral development banks and public sector entities					0.50	0.50			0	0
1.1.1.2.4	Cash receivables from other legal entities					0.50	0.50			0	0
1.1.2	Cash receivables from central banks and financial customers	0	0							0	0
1.1.2.1	Cash receivables from central banks					1.00	1.00			0	0
1.1.2.2	Cash receivables from financial customers					1.00	1.00			0	0
1.1.3	Inflows corresponding to outflows in accordance with promotional loan commitments					1.00	1.00			0	0
1.1.4	Cash receivables arising from trade financing transactions					1.00	1.00			0	0
1.1.5	Cash receivables arising from securities maturing within 30 days					1.00	1.00			0	0
1.1.6	Assets with an undefined contractual maturity date					0.20	0.20			0	0
1.1.7	Cash receivables from positions in major index equity instruments provided that there is no double counting with liquid assets					1.00	1.00			0	0
1.1.8	Inflows from undrawn credit or liquidity facilities and any other commitments received from central banks, provided that they have not already been included in liquid assets					1.00	1.00			0	0
1.1.9	Inflows from the release of balances held in segregated accounts in accordance with regulatory requirements for the protection of customer trading assets					1.00	1.00			0	0
1.1.10	Inflows from derivatives					1.00	1.00			0	0
1.1.11	Other inflows					1.00	1.00			0	0

1.2	Inflows from secured lending and capital market-driven transactions	0	0							0	0
1.2.1	Collateral that qualifies as a liquid asset	0	0	0	0			0	0	0	0

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

(EUR 000)

No.	POSITION	Value / Percentage	Description
1	Liquidity buffer	0	LB = Z
2	Net liquidity outflow	0	NLO
3	Liquidity coverage ratio (%)		LCR = LB / NLO
	Numerator calculations		
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	Liquidity buffer	0	Z = (A+M)
	Denominator calculations		
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	Net liquidity outflow	0	NLO = TO-RFEI-RIC

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	Required stable funding from securities other than liquid assets	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	Required stable funding from loans	0	0	0						0
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	Required stable funding from derivatives	0	0	0		0%	0%	0%		0
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	Required stable funding from contributions to central counterparty default fund					85%	85%	85%	85%	0
1.7	Required stable funding from other assets	0	0	0						0
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	Required stable funding from off-balance sheet items	0	0	0						0
1.8.1	committed facilities within a group subject to preferential treatment					0%	0%	0%		0
1.8.2	committed facilities					5%	5%	5%		0
1.8.3	trade finance off- balance sheet items					5%	7,5%	10%		0
1.8.4	non-performing off-balance sheet items					100%	100%	100%		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	AVAILABLE STABLE FUNDING	0	0	0				0
2.1	Available stable funding from capital items and instruments	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	Available stable funding from other non-financial clients (other than central bank)	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	Available stable funding from liabilities and committed facilities within a group subject to preferential treatment				0%	0%	0%	0

2.5	Available stable funding from financial clients and central banks	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	Available stable funding from liabilities where the counterparty cannot be determined					50%	100%	0
2.7	Available stable funding from net liabilities based on derivatives				0%	0%	0%	0
2.8	Available stable funding from interdependent liabilities	0	0	0				0
2.8.1.	promotional loans and relevant credit facilities and liquidity facilities							0
2.8.2	other							0
2.9	Available stable funding from other liabilities	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	Available stable funding from other liabilities	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
1	REQUIRED STABLE FUNDING	0	0		
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		
2	AVAILABLE STABLE FUNDING	0		0	
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				
3	Net stable funding ratio (NSFR)				0.00%

Red. Br.	EQUITY SECURITIES AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	Government of Montenegro (type of security)	Local self-government units (type of security)	Other residents (type of security)	Non-residents (type of security)	Non-amortised discount / premiums	Total amount of securities*	Interest receivables from securities	Accruals and prepayments of interests and fees	TOTAL
V	FAIR VALUE	1	2	3	4	5	6	7	8	9=6+7+8
1.	Listed market price						0			0
2.	Comparative value						0			0
3.	Transaction amount at initial recognition/amount determined using valuation techniques						0			0
4=1+2+3-5	EUR	0	0	0	0	0	0	0	0	0
5.	Other foreign currency						0			0
6=4+5	TOTAL:	0	0	0	0	0	0	0	0	0

No.	DEBT SECURITIES AT FAIR VALUE THROUGH PROFIT AND LOSS STATEMENT, NOT HELD FOR TRADING	Total amount of securities*	Interest receivables from securities	Accruals and prepayments of interests and fees	TOTAL
VI	FAIR VALUE	1	2	3	4=1+2+3
1.	Listed market price				0
2.	Comparative value				0
3.	Transaction amount at initial recognition/amount determined using valuation techniques				0
4=1+2+3-5	EUR	0	0	0	0
5.	Other foreign currency				0
6=4+5	TOTAL:	0	0	0	0

No.	EQUITY SECURITIES AT FAIR VALUE THROUGH PROFIT AND LOSS STATEMENT, NOT HELD FOR TRADING	Total amount of securities*	Interest receivables from securities	Accruals and prepayments of interests and fees	TOTAL
VII	FAIR VALUE	<i>1</i>	<i>2</i>	<i>3</i>	<i>4=1+2+3</i>
1.	Listed market price				0
2.	Comparative value				0
3.	Transaction amount at initial recognition/amount determined using valuation techniques				0
4=1+2+3-5	EUR	0	0	0	0
5.	Other foreign currency				0
6=4+5	TOTAL:	0	0	0	0

16) Report on Investments in Other Legal Persons (Template UPL-RB)

No.	Investment in capital or voting rights (name of legal person)	Identification number	Activity F/N*	Form of investment**	% of ownership	Amount
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						
31						
32						
33						
34						
35						
36	TOTAL					

DESCRIPTION	SUMMARY				(EUR 000)
	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	TOTAL
A) Gross loans					
B) Loan receivables from banks					
C) Other receivables from banks and other persons					
D) Gross loans value adjustment					
E) Loan receivables from banks value adjustment					
F) Other receivables from banks and other persons value adjustment					
G) Interest receivables and value adjustment of interest receivables					
H) Accruals and prepayments: interests and fees and value adjustment					
TOTAL (A+B+C-D-E-F+G+H)					

DESCRIPTION	I) FACTORING AND FORFEITING				(EUR 000)
	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	TOTAL
1. Banks, residents					
2. Banks, non-residents					
3. Other financial institutions, residents					
4. Other financial institutions, non-residents					
5. Other depository institutions, residents					
6. Other depository institutions, non-resident					
7. Business undertakings engaged in financial activity, residents					
8. Business undertakings engaged in financial activity, non-residents					
9. Private funds, residents					
10. Funds, non-residents					
11. State undertakings					
12. Private undertakings					
13. Entrepreneurs					
14. Public services of local self-government units					
15. Private undertakings - non-residents					
16. Government of Montenegro					
17. Local self-government units					
18. Other Budget of Montenegro beneficiaries					
19. Regulatory agencies, residents					
20. Regulatory agencies, non-residents					
21. State funds					
22. Non-government and other non-profit organisations, residents					
23. Non-government and other non-profit organisations, non-residents					
24. Natural persons, residents					
25. Natural persons, non-residents					
26. Credit cards, natural persons, residents					
27. Credit cards, natural persons, non-residents					
28. Credit cards, other, residents					
29. Credit cards, other, non-residents					
30. Other					
31. TOTAL					

18) Report on Loans and Other Receivables per Economic Activity of Legal Persons (Template M-KD-RB)

ECONOMIC ACTIVITY	A) Gross loans				Total	B) Loan receivables from banks				Total
	Up to 1 year - EUR	Up to 1 year - Other foreign currency	Over 1 year - EUR	Over 1 year - Other foreign currency		Up to 1 year - EUR	Up to 1 year - Other foreign currency	Over 1 year - EUR	Over 1 year - Other foreign currency	
I Legal persons, residents										
1. Agriculture, forestry and fishing										
2. Mining and quarrying										
3. Manufacturing industry										
4. Electricity supply										
5. Water supply										
6. Construction										
7. Wholesale, retail trade and repair of motor vehicles and motorcycles										
8. Transport and warehousing										
9. Accommodation and food services										
10. Information and communication										
11. Financial and insurance activities										
12. Real estate business										
13. Professional, scientific and technical activities										
14. Administrative and support service activities										
15. Public administration, defence and compulsory social insurance										
16. Education										
17. Health and social welfare										
18. Art, entertainment and recreational activities										
19. Other service activities										
20. Activities of households as employers										
21. Activities of extra-territorial organisations and bodies										
II Natural persons, residents										
III Non-residents										
Total (I+II+III)										
G Interest receivables and value adjustment of interest receivables										
H Accruals and prepayments of interests and fees, and value adjustments										

(EUR 000)

ECONOMIC ACTIVITY	E) Loan receivables from banks value adjustment				Total	F) Other receivables from banks and other persons value adjustment				Total
	Up to 1 year - EUR	Up to 1 year - Other foreign currency	Over 1 year - EUR	Over 1 year - Other foreign currency		Up to 1 year - EUR	Up to 1 year - Other foreign currency	Over 1 year - EUR	Over 1 year - Other foreign currency	
I Legal persons, residents										
1. Agriculture, forestry and fishing										
2. Mining and quarrying										
3. Manufacturing industry										
4. Electricity supply										
5. Water supply										
6. Construction										
7. Wholesale, retail trade and repair of motor vehicles and motorcycles										
8. Transport and warehousing										
9. Accommodation and food services										
10. Information and communication										
11. Financial and insurance activities										
12. Real estate business										
13. Professional, scientific and technical activities										
14. Administrative and support service activities										
15. Public administration, defence and compulsory social insurance										
16. Education										
17. Health and social welfare										
18. Art, entertainment and recreational activities										
19. Other service activities										
20. Activities of households as employers										
21. Activities of extra-territorial organisations and bodies										
II Natural persons, residents										
III Non-residents										
Total (I+II+III)										

(EUR 000)

	Summary				(EUR 000)
	Up to 1 year - EUR	Up to 1 year - Other foreign currency	Over 1 year - EUR	Over 1 year - Other foreign currency	Total
ECONOMIC ACTIVITY					
A) Gross loans					
B) Loan receivables from banks					
C) Other receivables from banks and other persons					
D) Gross loans value adjustment					
E) Loan receivables from banks value adjustment					
F) Other receivables from banks and other persons value adjustment					
G) Interest receivables and value adjustment of interest receivables					
H) Accruals and prepayments: interests and fees and value adjustment					
TOTAL (A+B+C-D-E-F+G+H)					

ECONOMIC ACTIVITY	I) Factoring and forfeiting				(EUR 000)
	Up to 1 year - EUR	Up to 1 year - Other foreign currency	Over 1 year - EUR	Over 1 year - Other foreign currency	Total
I Legal persons, residents					
1. Agriculture, forestry and fishing					
2. Mining and quarrying					
3. Manufacturing industry					
4. Electricity supply					
5. Water supply					
6. Construction					
7. Wholesale, retail trade and repair of motor vehicles and motorcycles					
8. Transport and warehousing					
9. Accommodation and food services					
10. Information and communication					
11. Financial and insurance activities					
12. Real estate business					
13. Professional, scientific and technical activities					
14. Administrative and support service activities					
15. Public administration, defence and compulsory social insurance					
16. Education					
17. Health and social welfare					
18. Art, entertainment and recreational activities					
19. Other service activities					
20. Activities of households as employers					
21. Activities of extra-territorial organisations and bodies					
II Natural persons, residents					
III Non-residents					
Total (I+II+III)					

LOAN PURPOSE	Summary				(EUR 000)
	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total
A) Gross loans					
B) Loan receivables from banks					
C) Other receivables from banks and other persons					
D) Gross loans value adjustment					
E) Loan receivables from banks value adjustment					
F) Other receivables from banks and other persons value adjustment					
G) Interest receivables and value adjustment of interest receivables					
H) Accruals and prepayments: interests and fees and value adjustment					
TOTAL (A+B+C-D-E-F+G+H)					

23.	Total of loan loss provisions for all asset positions for which provisions are allocated (14+15+16)																		
24.	Total of value adjustment for all asset positions for which provisions are allocated (17+18+19)																		
25.	Total of positive difference between provisions and value adjustments (23-24)																		
26.	Balance sheet assets for which provisions for potential losses are not allocated																		
27.	TOTAL GROSS ASSETS (13+26)																		
28.	TOTAL NET ASSETS 27-24)																		

No.	Collateral per categories	A	B	C	D	E	TOTAL
1.	Loans or portion of loans secured by cash collateral						
2.	Loans or portion of loans secured by other collateral with code						
3.	Other placements secured by cash collateral						
4.	Other placements secured by other eligible collateral (code)						

22) Report on Off-Balance Sheet Asset Classification (Template M-KA2-RB)

(EUR 000)

OFF-BALANCE SHEET ASSET ITEMS	Cash collateral	Collateral	A	B	C	D	E	Total
								A+B+C+D+E
1. Guarantees issued								
2. Credit obligations given (approved, unused loans)								
3. Bill of exchange securities and bill of exchange acceptances								
4. Other sureties								
5. Uncovered letter of credits								
6. Other balance sheet items for which the provisions are allocated								
7. Off-balance sheet for which loss provisions are allocated (1+2+3+4+5+6)								
8. Provisions calculated for potential losses on off-balance sheet items								
9. Provisioning for off-balance sheet losses								
10. Provisions needed for estimated and potential losses (8-9)								
11. Off-balance sheet assets for which loss provisions are allocated								
12. Total off-balance sheet (7+11)								

COLLATERAL PER CATEGORIES	A	B	C	D	E	Total
						A+B+C+D+E
1. Off balance sheet items secured by cash deposit						
2. Off-balance sheet secured by other eligible collateral (code)						

23) Report on Past Due Loans and Receivables (Template M-BSK1-RB)

Position	A) Gross loans				Total	B) Loan receivables from banks				Total	(EUR 000)
	31-90 days past due receivables	91-270 days past due receivables	271-365 days past due receivables	Over 365 days past due receivables		31-90 days past due receivables	91-270 days past due receivables	271-365 days past due receivables	Over 365 days past due receivables		
1. Banks, residents					0					0	
2. Banks, non-residents					0					0	
3. Other financial institutions, residents					0					0	
4. Other financial institutions, non-residents					0					0	
5. Other depository institutions, residents					0					0	
6. Other depository institutions, non-residents					0					0	
7. Business undertakings engaged in financial activity, residents					0					0	
8. Business undertakings engaged in financial activity, non-residents					0					0	
9. Private funds, residents					0					0	
10. Funds, non-residents					0					0	
11. State undertakings					0					0	
12. Private undertakings					0					0	
13. Entrepreneurs					0					0	
14. Public services of local self-government units					0					0	
15. Business undertakings – non-residents					0					0	
16. Government of Montenegro					0					0	
17. Local self-government units					0					0	
18. Other Budget of Montenegro beneficiaries					0					0	
19. Regulatory agencies, residents					0					0	
20. Regulatory agencies, non-residents					0					0	
21. State funds					0					0	
22. Non-government and other non-profit organisations, residents					0					0	
23. Non-government and other non-profit organisations, non-residents					0					0	
24. Natural persons, residents					0					0	
25. Natural persons, non-residents					0					0	
26. Credit cards, natural persons, residents					0					0	
27. Credit cards, natural persons, non-residents					0					0	
28. Credit cards, other, residents					0					0	
29. Credit cards, other, non-residents					0					0	
30. Other					0					0	
31. TOTAL	0	0	0	0	0	0	0	0	0	0	
32G. Interest receivables and value adjustment of interest receivables					0					0	
33H. Accruals and prepayments of interests and fees, and value adjustments					0					0	

Position	C) Other receivables from banks and other persons					D) Value adjustment of gross loans					(EUR 000)
	31-90 days	91-270 days	271-365 days	Over 365 days	Total	31-90 days	91-270 days	271-365 days	Over 365 days	Total	
1. Banks, residents					0					0	
2. Banks, non-residents					0					0	
3. Other financial institutions, residents					0					0	
4. Other financial institutions, non-residents					0					0	
5. Other depository institutions, residents					0					0	
6. Other depository institutions, non-residents					0					0	
7. Business undertakings engaged in financial activity, residents					0					0	
8. Business undertakings engaged in financial activity, non-residents					0					0	
9. Private funds, residents					0					0	
10. Funds, non-residents					0					0	
11. State undertakings					0					0	
12. Private undertakings					0					0	
13. Entrepreneurs					0					0	
14. Public services of local self-government units					0					0	
15. Business undertakings – non-residents					0					0	
16. Government of Montenegro					0					0	
17. Local self-government units					0					0	
18. Other Budget of Montenegro beneficiaries					0					0	
19. Regulatory agencies, residents					0					0	
20. Regulatory agencies, non-residents					0					0	
21. State funds					0					0	
22. Non-government and other non-profit organisations, residents					0					0	
23. Non-government and other non-profit organisations, non-residents					0					0	
24. Natural persons, residents					0					0	
25. Natural persons, non-residents					0					0	
26. Credit cards, natural persons, residents					0					0	
27. Credit cards, natural persons, non-residents					0					0	
28. Credit cards, other, residents					0					0	
29. Credit cards, other, non-residents					0					0	
30. Other					0					0	
31. TOTAL	0	0	0	0	0	0	0	0	0	0	
32G. Interest receivables and value adjustment of interest receivables					0						
33H. Accruals and prepayments of interests and fees, and value adjustments					0						

Summary	Summary				(EUR 000)
	From 31 to 90 days	From 91 to 270 days	From 271 to 365 days	Over 365 days	TOTAL
A) Gross loans					
B) Loan receivables from banks					
C) Other receivables from banks and other persons					
D) Gross loans value adjustment					
E) Loan receivables from banks value adjustment					
F) Other receivables from banks and other persons value adjustment					
G) Interest receivables and value adjustment of interest receivables					
H) Accruals and prepayments: interests and fees and value adjustment					
TOTAL (A+B+C-D-E-F+G+H)					

Description	C) Other receivables from banks and other persons				Total	D) Gross loans value adjustment				Total	EUR 000
	31-90 days	91-270 days	271-365 days	Over 365 days		31-90 days	91-270 days	271-365 days	Over 365 days		
I Legal persons, residents	0	0	0	0	0	0	0	0	0	0	
1. Agriculture, forestry and fishing					0					0	
2. Mining and quarrying					0					0	
3. Manufacturing industry					0					0	
4. Electricity supply					0					0	
5. Water supply					0					0	
6. Construction					0					0	
7. Wholesale, retail trade and repair of motor vehicles and motorcycles					0					0	
8. Transport and warehousing					0					0	
9. Accommodation and food services					0					0	
10. Information and communication					0					0	
11. Financial and insurance activities					0					0	
12. Real estate business					0					0	
13. Professional, scientific and technical activities					0					0	
14. Administrative and support service activities					0					0	
15. Public administration, defence and compulsory social insurance					0					0	
16. Education					0					0	
17. Health and social welfare					0					0	
18. Art, entertainment and recreational activities					0					0	
19. Other service activities					0					0	
20. Activities of households as employers					0					0	
21. Activities of extra-territorial organisations and bodies					0					0	
II Natural persons, residents					0					0	
III Non-residents					0					0	
Total (I+II+III)	0	0	0	0	0	0	0	0	0	0	
G Interest receivables and value adjustment of interest receivables					0						
H Accruals and prepayments: interests and fees and value adjustment					0						

Summary	Summary				EUR 000
	31-90 days	91-270 days	271-365 days	Over 365 days	TOTAL
A) Gross loans	0	0	0	0	0
B) Loan receivables from banks	0	0	0	0	0
C) Other receivables from banks and other persons	0	0	0	0	0
D) Gross loans value adjustment	0	0	0	0	0
E) Loan receivables from banks value adjustment	0	0	0	0	0
F) Other receivables from banks and other persons value adjustment	0	0	0	0	0
G) Interest receivables and value adjustment of interest receivables	0	0	0	0	0
H) Accruals and prepayments: interests and fees and value adjustment	0	0	0	0	0
TOTAL (A+B+C-D-E-F+G+H)	0	0	0	0	0

25) Report on Non-Performing Loans (Template M-NKN-RB)

(EUR 000)

HOLDERS	C			D			E			TOTAL			
	Gross loans	Loan receivables from banks	Other receivables from banks and other persons	Gross loans	Loan receivables from banks	Other receivables from banks and other persons	Gross loans	Loan receivables from banks	Other receivables from banks and other persons	Gross loans	Loan receivables from banks	Other receivables from banks and other persons	TOTAL
	1	2	3	4	5	6	7	8	9	10=1+4+7	11=2+5+8	12=3+6+9	13=10+11+12
1. Banks, residents										0	0	0	0
2. Banks, non-residents										0	0	0	0
3. Other financial institutions, residents										0	0	0	0
4. Other financial institutions, non-residents										0	0	0	0
5. Other depository institutions, residents										0	0	0	0
6. Other depository institutions, non-residents										0	0	0	0
7. Business undertakings engaged in financial activity, residents										0	0	0	0
8. Business undertakings engaged in financial activity, non-residents										0	0	0	0
9. Private funds, residents										0	0	0	0
10. Funds, non-residents										0	0	0	0
11. State undertakings										0	0	0	0
12. Private undertakings										0	0	0	0
13. Entrepreneurs										0	0	0	0
14. Public services of local self-government units										0	0	0	0
15. Business undertakings – non-residents										0	0	0	0
16. Government of Montenegro										0	0	0	0
17. Local self-government units										0	0	0	0
18. Other Budget of Montenegro beneficiaries										0	0	0	0
19. Regulatory agencies, residents										0	0	0	0
20. Regulatory agencies, non-residents										0	0	0	0
21. State funds										0	0	0	0
22. Non-government and other non-profit organisations, residents										0	0	0	0
23. Non-government and other non-profit organisations, non-residents										0	0	0	0
24. Natural persons, residents										0	0	0	0
25. Natural persons, non-residents										0	0	0	0

26. Credit cards, natural persons, residents											0	0	0	0
27. Credit cards, natural persons, non-residents											0	0	0	0
28. Credit cards, other, residents											0	0	0	0
29. Credit cards, other, non-residents											0	0	0	0
30. Other											0	0	0	0
31. TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32. Value adjustment											0	0	0	0

HOLDERS	from the column 13 loans and receivables distributed across currencies			
	EUR 000	CHF 000	USD 000	Other 000
	1	2	3	4
1. Banks, residents				
2. Banks, non-residents				
3. Other financial institutions, residents				
4. Other financial institutions, non-residents				
5. Other depository institutions, residents				
6. Other depository institutions, non-residents				
7. Business undertakings engaged in financial activity, residents				
8. Business undertakings engaged in financial activity, non-residents				
9. Private funds, residents				
10. Funds, non-residents				
11. State undertakings				
12. Private undertakings				
13. Entrepreneurs				
14. Public services of local self-government units				
15. Business undertakings – non-residents				
16. Government of Montenegro				
17. Local self-government units				
18. Other Budget of Montenegro beneficiaries				
19. Regulatory agencies, residents				
20. Regulatory agencies, non-residents				
21. State funds				
22. Non-government and other non-profit organisations, residents				
23. Non-government and other non-profit organisations, non-residents				
24. Natural persons, residents				

25. Natural persons, non-residents				
26. Credit cards, natural persons, residents				
27. Credit cards, natural persons, non-residents				
28. Credit cards, other, residents				
29. Credit cards, other, non-residents				
30. Other				
31. TOTAL	0	0	0	0
32. Value adjustment				

26) Report on Non-Performing Loans per Economic Activity (Template M-NKD-RB)

(EUR 000)

ECONOMIC ACTIVITY	C			D			E			TOTAL			
	Gross loans	Loan receivables from banks	Other receivables from banks and other persons	Gross loans	Loan receivables from banks	Other receivables from banks and other persons	Gross loans	Loan receivables from banks	Other receivables from banks and other persons	Gross loans	Loan receivables from banks	Other receivables from banks and other persons	TOTAL
	1	2	3	4	5	6	7	8	9	10=1+4+7	11=2+5+8	12=3+6+9	13=10+11+12
I Legal persons - residents	0	0	0	0	0	0	0	0	0	0	0	0	0
1. Agriculture, forestry and fishing										0	0	0	0
2. Mining and quarrying										0	0	0	0
3. Manufacturing industry										0	0	0	0
4. Electricity supply										0	0	0	0
5. Water supply										0	0	0	0
6. Construction										0	0	0	0
7. Wholesale and retail trade and repair of motor vehicles and motorcycles										0	0	0	0
8. Transport and warehousing										0	0	0	0
9. Accommodation and food services										0	0	0	0
10. Information and communication										0	0	0	0
11. Financial and insurance activities										0	0	0	0
12. Real estate business										0	0	0	0
13. Professional, scientific and technical activities										0	0	0	0
14. Administrative and support service activities										0	0	0	0
15. Public administration, defence and compulsory social insurance										0	0	0	0
16. Education										0	0	0	0
17. Health and social welfare										0	0	0	0
18. Art, entertainment and recreational activities										0	0	0	0
19. Other service activities										0	0	0	0
20. Activities of households as employers										0	0	0	0
21. Activities of extra-territorial organisations and bodies										0	0	0	0
II Natural persons - residents										0	0	0	0
III Non-residents										0	0	0	0
Total (I+II+III)	0	0	0	0	0	0	0	0	0	0	0	0	0
Value adjustments										0	0	0	0

from the column 13 loans and receivables distributed across currencies

ECONOMIC ACTIVITY	EUR 000	CHF 000	USD 000	Other 000
	1	2	3	4
I Legal persons - residents	0	0	0	0
1. Agriculture, forestry and fishing				
2. Mining and quarrying				
3. Manufacturing industry				
4. Electricity supply				
5. Water supply				
6. Construction				
7. Wholesale and retail trade and repair of motor vehicles and motorcycles				
8. Transport and warehousing				
9. Accommodation and food services				
10. Information and communication				
11. Financial and insurance activities				
12. Real estate business				
13. Professional, scientific and technical activities				
14. Administrative and support service activities				
15. Public administration, defence and compulsory social insurance				
16. Education				
17. Health and social welfare				
18. Art, entertainment and recreational activities				
19. Other service activities				
20. Activities of households as employers				
21. Activities of extra-territorial organisations and bodies				
II Natural persons - residents				
III Non-residents				
Total (I+II+III)	0	0	0	0
Value adjustments				

27) List of Non-Performing Assets – 50 Largest Debtors (Template M-NA-B-RB)

No.	Debtor's name	Loans and receivables from banks	Loans to clients	Securities	Other financial assets	Total:	Other receivables	Total:	Total provisions for loan losses and other	Total value adjustment for loans and other asset items	Lacking amount of provisions	Categories C, D and E	Collateral	Code of collateral
		1	2	3	4	5 (1+2+3+4)	6	7=5+6	8	9	10	11	12	13
1						0		0						
2						0		0						
3						0		0						
4						0		0						
5						0		0						
6						0		0						
7						0		0						
8						0		0						
9						0		0						
10						0		0						
11						0		0						
12						0		0						
13						0		0						
14						0		0						
15						0		0						
16						0		0						
17						0		0						
18						0		0						
19						0		0						
20						0		0						
21						0		0						
22						0		0						

23					0		0						
24					0		0						
25					0		0						
26					0		0						
27					0		0						
28					0		0						
29					0		0						
30					0		0						
31					0		0						
32					0		0						
33					0		0						
34					0		0						
35					0		0						
36					0		0						
37					0		0						
38					0		0						
39					0		0						
40					0		0						
41					0		0						
42					0		0						
43					0		0						
44					0		0						
45					0		0						
46					0		0						
47					0		0						
48					0		0						
49					0		0						
50					0		0						
51	OTHER C				0		0						
52	OTHER D				0		0						
53	OTHER E				0		0						
	TOTAL				0		0						

28) List of Non-Performing Off-Balance Sheet – 50 Largest Debtors (Template M-NA-VB-RB)

No.	Debtor's name	Loans and receivables from banks	Loans to clients	Securities	Other financial assets	Total:	Other receivables	Total:	Total provisions for loan losses and other	Total value adjustment for loans and other asset items	Lacking amount of provisions	Categories C, D and E	Collateral	Code of collateral
		1	2	3	4	5 (1+2+3+4)	6	7=5+6	8	9	10	11	12	13
1						0		0						
2						0		0						
3						0		0						
4						0		0						
5						0		0						
6						0		0						
7						0		0						
8						0		0						
9						0		0						
10						0		0						
11						0		0						
12						0		0						
13						0		0						
14						0		0						
15						0		0						
16						0		0						
17						0		0						
18						0		0						
19						0		0						
20						0		0						
21						0		0						
22						0		0						

23						0		0					
24						0		0					
25						0		0					
26						0		0					
27						0		0					
28						0		0					
29						0		0					
30						0		0					
31						0		0					
32						0		0					
33						0		0					
34						0		0					
35						0		0					
36						0		0					
37						0		0					
38						0		0					
39						0		0					
40						0		0					
41						0		0					
42						0		0					
43						0		0					
44						0		0					
45						0		0					
46						0		0					
47						0		0					
48						0		0					
49						0		0					
50						0		0					
51	OTHER C					0		0					
52	OTHER D					0		0					
53	OTHER E					0		0					
	TOTAL					0		0					

29) Report on Exposure Concentration – Overview of 50 Largest Sub-Accounts (individually granted) of Exposures of Clients (natural and legal persons) (M-NDB1-RB)

No.	Debtor's name (title)	BALANCE SHEET EXPOSURES									
		Loan - outstanding principal	Loan - matured principal	Total amount of loan	Factoring	Interest on loans	Fees and other receivables	Total amount of balance sheet exposure	% of total loans	% of total factoring	% of total balance sheet exposure
1	2	3	4	5=3+4	6	7	8	9=5+6+7+8	10	11	12
1.				0				0			
2.				0				0			
3.				0				0			
4.				0				0			
5.				0				0			
6.				0				0			
7.				0				0			
8.				0				0			
9.				0				0			
10.				0				0			
11.				0				0			
12.				0				0			
13.				0				0			
14.				0				0			
15.				0				0			
16.				0				0			
17.				0				0			
18.				0				0			
19.				0				0			
20.				0				0			
21.				0				0			
22.				0				0			
23.				0				0			
24.				0				0			
25.				0				0			
26.				0				0			
27.				0				0			
28.				0				0			
29.				0				0			
30.				0				0			
31.				0				0			
32.				0				0			
33.				0				0			
34.				0				0			
35.				0				0			
36.				0				0			
37.				0				0			
38.				0				0			
39.				0				0			
40.				0				0			
41.				0				0			
42.				0				0			
43.				0				0			
44.				0				0			
45.				0				0			
46.				0				0			
47.				0				0			
48.				0				0			
49.				0				0			
50.				0				0			
51.	Other debtors			0				0			
52.	TOTAL			0	0	0	0	0	0.00%	0.00%	0.00%

30) Report on Exposure Concentration – Overview of 50 Largest Debtors (natural and legal persons) of the Development Bank – Total Exposure per Client (Template M-NDB2-RB)

No.	Debtor's name (title)	BALANCE SHEET EXPOSURES									
		Loan - outstanding principal	Loan - matured principal	Total amount of loan	Factoring	Interest on loans	Fees and other receivables	Total amount of balance sheet exposure	% of total loans	% of total factoring	% of total balance sheet exposure
1	2	3	4	5=3+4	6	7	8	9=5+6+7+8	10	11	12
1.				0				0			
2.				0				0			
3.				0				0			
4.				0				0			
5.				0				0			
6.				0				0			
7.				0				0			
8.				0				0			
9.				0				0			
10.				0				0			
11.				0				0			
12.				0				0			
13.				0				0			
14.				0				0			
15.				0				0			
16.				0				0			
17.				0				0			
18.				0				0			
19.				0				0			
20.				0				0			
21.				0				0			
22.				0				0			
23.				0				0			
24.				0				0			
25.				0				0			
26.				0				0			
27.				0				0			
28.				0				0			
29.				0				0			
30.				0				0			
31.				0				0			
32.				0				0			
33.				0				0			
34.				0				0			
35.				0				0			
36.				0				0			
37.				0				0			
38.				0				0			
39.				0				0			
40.				0				0			
41.				0				0			
42.				0				0			
43.				0				0			
44.				0				0			
45.				0				0			
46.				0				0			
47.				0				0			
48.				0				0			
49.				0				0			
50.				0				0			
51.	Other debtors			0				0			
52.	TOTAL			0	0	0	0	0	0.00%	0.00%	0.00%

32) Extension of Repayment Period for Principal or Interest (Template M-PRK_I-RB)

(EUR 000)

DESCRIPTION OF RESTRUCTURING		Principal	Interest	Other	Interest rate	Value adjustment of restructured loans	Provisions for potential losses	Collateral		Category	Total	Total
	Debtor's name/title				%			Type	Value	(A,B,C,D,E)	1+2	1+2+3
		1	2	3	4	5	6	7	8	9	10	11
1											0	0
2											0	0
3											0	0
4											0	0
5											0	0
6											0	0
7											0	0
8											0	0
9											0	0
10											0	0
11											0	0
12											0	0
13											0	0
14											0	0
15											0	0
16											0	0
17											0	0
18											0	0
19											0	0
20											0	0
21											0	0
22											0	0
23											0	0
24											0	0
25											0	0
26											0	0
27											0	0
28											0	0
29											0	0
30											0	0
31											0	0
32											0	0
33	Total restructured – category A										0	0
34	Total restructured – category B										0	0
35	Total restructured – category C										0	0
36	Total restructured – category D										0	0
37	Total restructured – category E										0	0
38	Total	0	0	0	0.00%	0	0		0		0	0

33) Reduction in Interest Rate on Loan Granted (Template M-PRK_II-RB)

(EUR 000)

DESCRIPTION OF RESTRUCTURING		Principal	Interest	Other	Interest rate	Value adjustment of restructured loans	Provisions for potential losses	Collateral		Category	Total	Total
	Debtor's name/title				%			Type	Value	(A,B,C,D,E)	1+2	1+2+3
		1	2	3	4	5	6	7	8	9	10	11
1											0	0
2											0	0
3											0	0
4											0	0
5											0	0
6											0	0
7											0	0
8											0	0
9											0	0
10											0	0
11											0	0
12											0	0
13											0	0
14											0	0
15											0	0
16											0	0
17											0	0
18											0	0
19											0	0
20											0	0
21											0	0
22											0	0
23											0	0
24											0	0
25											0	0
26											0	0
27											0	0
28											0	0
29											0	0
30											0	0
31											0	0
32											0	0
33	Total restructured – category A										0	0
34	Total restructured – category B										0	0
35	Total restructured – category C										0	0
36	Total restructured – category D										0	0
37	Total restructured – category E										0	0
38	Total	0	0	0	0.00%	0	0		0		0	0

34) Acquired Debtor's Receivables to Third Party, either against Partial or Full Loan Repayment (Template M-PRK_III-RB)

(EUR 000)

DESCRIPTION OF RESTRUCTURING		Principal	Interest	Other	Interest rate	Value adjustment of restructured loans	Provisions for potential losses	Collateral		Category	Total	Total
	Debtor's name/title				%			Type	Value	(A,B,C,D,E)	1+2	1+2+3
		1	2	3	4	5	6	7	8	9	10	11
1											0	0
2											0	0
3											0	0
4											0	0
5											0	0
6											0	0
7											0	0
8											0	0
9											0	0
10											0	0
11											0	0
12											0	0
13											0	0
14											0	0
15											0	0
16											0	0
17											0	0
18											0	0
19											0	0
20											0	0
21											0	0
22											0	0
23											0	0
24											0	0
25											0	0
26											0	0
27											0	0
28											0	0
29											0	0
30											0	0
31											0	0
32											0	0
33	Total restructured – category A										0	0
34	Total restructured – category B										0	0
35	Total restructured – category C										0	0
36	Total restructured – category D										0	0
37	Total restructured – category E										0	0
38	Total	0	0	0	0.00%	0	0		0		0	0

35) Reduction in the Amount of Debt, Principal or Interest (Template M-PRK_IV-RB)

(EUR 000)

DESCRIPTION OF RESTRUCTURING		Principal	Interest	Other	Interest rate	Value adjustment of restructured loans	Provisions for potential losses	Collateral		Category	Total	Total
	Debtor's name/title				%			Type	Value	(A,B,C,D,E)	1+2	1+2+3
		1	2	3	4	5	6	7	8	9	10	11
1											0	0
2											0	0
3											0	0
4											0	0
5											0	0
6											0	0
7											0	0
8											0	0
9											0	0
10											0	0
11											0	0
12											0	0
13											0	0
14											0	0
15											0	0
16											0	0
17											0	0
18											0	0
19											0	0
20											0	0
21											0	0
22											0	0
23											0	0
24											0	0
25											0	0
26											0	0
27											0	0
28											0	0
29											0	0
30											0	0
31											0	0
32											0	0
33	Total restructured – category A										0	0
34	Total restructured – category B										0	0
35	Total restructured – category C										0	0
36	Total restructured – category D										0	0
37	Total restructured – category E										0	0
38	Total	0	0	0	0.00%	0	0		0		0	0

36) Capitalisation of Interest on Loan Granted to the Debtor (Template M-PRK_V-RB)

(EUR 000)

DESCRIPTION OF RESTRUCTURING		Principal	Interest	Other	Interest rate	Value adjustment of restructured loans	Provisions for potential losses	Collateral		Category	Total	Total
	Debtor's name/title				%			Type	Value	(A,B,C,D,E)	1+2	1+2+3
		1	2	3	4	5	6	7	8	9	10	11
1											0	0
2											0	0
3											0	0
4											0	0
5											0	0
6											0	0
7											0	0
8											0	0
9											0	0
10											0	0
11											0	0
12											0	0
13											0	0
14											0	0
15											0	0
16											0	0
17											0	0
18											0	0
19											0	0
20											0	0
21											0	0
22											0	0
23											0	0
24											0	0
25											0	0
26											0	0
27											0	0
28											0	0
29											0	0
30											0	0
31											0	0
32											0	0
33	Total restructured – category A										0	0
34	Total restructured – category B										0	0
35	Total restructured – category C										0	0
36	Total restructured – category D										0	0
37	Total restructured – category E										0	0
38	Total	0	0	0	0.00%	0	0		0		0	0

37	Total restructured – category E										0	0
38	Total	0	0	0	0.00%	0	0		0		0	0

38) Other Similar Arrangements Facilitating Debtor’s Financial Position (Template M-PRK_VII-RB)

(EUR 000)

DESCRIPTION OF RESTRUCTURING		Principal	Interest	Other	Interest rate	Value adjustment of restructured loans	Provisions for potential losses	Collateral		Category	Total	Total
	Debtor’s name/title				%			Type	Value	(A,B,C,D,E)	1+2	1+2+3
		1	2	3	4	5	6	7	8	9	10	11
1											0	0
2											0	0
3											0	0
4											0	0
5											0	0
6											0	0
7											0	0
8											0	0
9											0	0
10											0	0
11											0	0
12											0	0
13											0	0
14											0	0
15											0	0
16											0	0
17											0	0
18											0	0
19											0	0
20											0	0
21											0	0
22											0	0
23											0	0
24											0	0
25											0	0
26											0	0
27											0	0
28											0	0
29											0	0
30											0	0
31											0	0
32											0	0
33	Total restructured – category A										0	0
34	Total restructured – category B										0	0
35	Total restructured – category C										0	0
36	Total restructured – category D										0	0
37	Total restructured – category E										0	0
38	Total	0	0	0	0.00%	0	0		0		0	0

40) Report on Restructured Loans by Beneficiaries (Template M-PRK-UK1-RB)

No.		Extension of repayment period for principal or interest					Reduction of interest rate on loan granted				
		Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total
1	Credit institutions, residents					0					0
2	Credit institutions, non-residents					0					0
3	Other credit institutions, residents					0					0
4	Other credit institutions, non-residents					0					0
5	Financial institutions, residents					0					0
6	Financial institutions , non-residents					0					0
7	Business undertakings engaged in financial activity, residents					0					0
8	Business undertakings engaged in financial activity, non-residents					0					0
9	Private funds, residents					0					0
10	Private funds, non-residents					0					0
11	State undertakings engaged in non-financial activity					0					0
12	Private undertakings engaged in non-financial activity					0					0
13	Business undertakings - non-residents					0					0
14	Entrepreneurs					0					0
15	Government of Montenegro					0					0
16	Other beneficiaries of the Budget of Montenegro					0					0
17	Regulatory agencies					0					0
18	State funds					0					0
19	Local self-government units					0					0
20	Public services of local self-government units					0					0
21	Non-government and other non-profit organisations, residents					0					0
22	Non-government and other non-profit organisations, non-residents					0					0
23	Natural persons, residents					0					0
24	Natural persons, non-residents					0					0
25	Other					0					0
26	Total	0	0	0	0	0	0	0	0	0	0
27	Value adjustments for total restructured loans					0					0

No.		Capitalisation of interest on loan granted to debtor					Replacement of the existing loan(s) by new loan				
		Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total
1	Credit institutions, residents					0					0
2	Credit institutions, non-residents					0					0
3	Other credit institutions, residents					0					0
4	Other credit institutions, non-residents					0					0
5	Financial institutions, residents					0					0
6	Financial institutions , non-residents					0					0
7	Business undertakings engaged in financial activity, residents					0					0
8	Business undertakings engaged in financial activity, non-residents					0					0
9	Private funds, residents					0					0
10	Private funds, non-residents					0					0
11	State undertakings engaged in non-financial activity					0					0
12	Private undertakings engaged in non-financial activity					0					0
13	Business undertakings - non-residents					0					0
14	Entrepreneurs					0					0
15	Government of Montenegro					0					0
16	Other beneficiaries of the Budget of Montenegro					0					0
17	Regulatory agencies					0					0
18	State funds					0					0
19	Local self-government units					0					0
20	Public services of local self-government units					0					0
21	Non-government and other non-profit organisations, residents					0					0
22	Non-government and other non-profit organisations, non-residents					0					0
23	Natural persons, residents					0					0
24	Natural persons, non-residents					0					0
25	Other					0					0
26	Total					0					0
27	Value adjustments for total restructured loans					0					0

44) Report on Borrowings (Template M-P-RB)

(EUR 000)

No.	Description	EUR		Other currencies		Total		TOTAL:
		Up to 1 year	Over 1 year	Up to 1 year	Over 1 year	Up to 1 year	Over 1 year	
		1	2	3	4	5=1+3	6=2+4	7=5+6
A	Borrowings							
1	Banks, residents							
2	Banks, non-residents							
3	Other deposit / financial institutions, residents							
4	Other deposit / financial institutions, non-residents							
5	Government of Montenegro							
6	Other							
7	Total A							
B	Interest payables							
C	Accruals and prepayments							
D	TOTAL: (A + B + C)							

45) Report on Borrowings Taken (Template M-IP-RB)

(EUR 000)

No.	Creditor's name	Original amount	Approval date	Maturity Date	Interest rate	Balance as at	Country of origin
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25							
26							
27							
28							
29							
30							
31							
32							
33							
34							
35							
36							
37							
38							
39							
40							
41							
42							
43							
44							
45							
46	Other						
47+A30A15:G56	Total	0				0	

48) Report on Own Funds of the Development Bank (Template RK-RB)

(EUR 000)

No.	DESCRIPTION	AMOUNT
1=1.1+1.2	OWN FUNDS	
1.1 = 1.1.1+1.1.2	TIER 1 CAPITAL	
1.1.1	COMMON EQUITY TIER 1 CAPITAL (CET 1)	
1.1.1.1	Capital instruments eligible as CET 1 capital	
1.1.1.1.1	Paid up capital instruments	
1.1.1.1.2	Share premium	
1.1.1.1.3	Non-eligible capital instruments	
1.1.1.1.4	(-) own CET 1 instruments	
1.1.1.2	Retained earnings	
1.1.1.3	Accumulated other comprehensive income - FVOCI	
1.1.1.3.1.	Gains or losses incurred applying the revaluation model for property, plant and equipment, as well as intangible assets	
1.1.1.3.2.	Gains or losses incurred by revaluation of available-for sale instruments established in accordance with IFRS 9	
1.1.1.3.3.	Other gains or losses included in other comprehensive income in accordance with IAS 1	
1.1.1.4	Other reserves	
1.1.1.5	(-) Year-end losses	
1.1.1.6	(-) Intangible assets	
1.1.1.7	(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences and do not include related tax liabilities	
1.1.1.8	(-) Required provisions for estimated and potential losses for on- and off-balance sheet items as established in accordance with regulation governing the criteria and method of classifying assets and calculating loan loss provisions	
1.1.1.9	(-) direct and indirect holdings of CET1 instruments of financial sector entities exceeding 10% of CET 1 capital of the Development Bank	
1.1.1.10	(-) Qualifying holdings of persons engaged in non-financial business activity exceeding the limits prescribed in Article 36 paragraphs (1) and (2) of the Law on Development Bank of Montenegro	
1.1.1.11	Other elements or deductions of CET 1 capital	
1.1.2	ADDITIONAL TIER 1 CAPITAL (AT1)	
1.1.2.1	Capital instruments eligible as Additional Tier 1 Capital	
1.1.2.1.1	Paid up capital instruments	
1.1.2.1.2	Non-eligible capital instruments	
1.1.2.1.3	Share premium	
1.1.2.1.4	(-) own Additional Tier 1 instruments	
1.1.2.2	Other elements or deductions of Additional Tier 1 capital	
1.2	TER 2 CAPITAL	
1.2.1	Capital instruments eligible as Tier 2 Capital	
1.2.1.1	Paid up capital instruments	
1.2.1.3	(-) Non-eligible capital instruments	
1.2.1.4	(-) own Tier 2 instruments	
1.2.2	Other elements or deductions of Tier 2 capital	

49) Report on Capital Adequacy Ratio of the Development Bank (Template KS-RB)

I OWN FUNDS STRUCTURE (EUR 000)

No.	DESCRIPTION	Amount
1.	OWN FUNDS	
1.1.	TIER 1 CAPITAL	
1.1.1.	COMMON EQUITY TIER 1 CAPITAL (CET 1)	
1.1.2.	ADDITIONAL TIER 1 CAPITAL (AT1)	
1.2.	TIER 2 CAPITAL	

II CAPITAL ADEQUACY RATIOS

No.	DESCRIPTION	Amount
1.	Common Equity Tier 1 capital ratio (CET1) - min 5.5%	
1.1.	Surplus (+)/deficit(-) of CET 1 capital	
2.	Tier 1 capital ratio - min 7%	
2.1.	Surplus(+)/Deficit(-) of Tier 1 capital	
3.	Total capital ratio (TCR) - min 10%	
3.1.	Surplus(+)/Deficit(-) of total capital	

III RISK EXPOSURE PER THE RISK TYPE

red. br.	DESCRIPTION	Amount
1.	<u>UKUPAN IZNOS IZLOŽENOSTI RIZIKU</u>	0
1.1.	RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT RISK FOR ALL BUSINESS ACTIVITIES, INCLUDING TRADING BOOK ACTIVITIES	
1.2.	TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK	
1.3.	TOTAL RISK EXPOSURE AMOUNT FOR FOREIGN RISK	

7.	exposures to business undertakings (corporates)	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0
7.1.	of which: in default			0				0		0						0						0
7.2.	exposures to SME (do not meet retail criteria)			0				0		0						0						0
7.3.	exposures to other business undertakings			0				0		0						0						0
7.4.	total exposure to business undertakings	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0
8.	exposures to a portfolio of small loans with similar features (retail clients)	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0
8.1.	of which: in default			0				0		0						0						0
8.2.	exposures to natural persons			0				0		0						0						0
8.3.	exposures to SME			0				0		0						0						0
8.4.	total exposure to retail clients	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0
9.	exposures secured by residential property	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0
9.1.	of which: in default			0				0		0						0						0
9.2.	exposures to natural persons			0				0		0						0						0
9.3.	exposures to SME			0				0		0						0						0
9.4.	exposures to business undertakings			0				0		0						0						0
9.5.	other exposures secured by residential property			0				0		0						0						0
9.6.	total exposures secured by residential property	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0
10.	exposures secured by commercial immovable property	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0
10.1.	of which: in default			0				0		0						0						0
10.2.	exposures to natural persons			0				0		0						0						0
10.3.	exposures to SME			0				0		0						0						0
10.4.	exposures to business undertakings			0				0		0						0						0
10.5.	other exposures secured by commercial immovable property			0				0		0						0						0
10.6.	total exposures secured by commercial immovable property	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0
11.	exposures in default	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0
12.	equity investments			0				0		0						0						0
13.	other asset items	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0
13.1.	of which: in default			0				0		0						0						0
13.2.	cash (in hand and in vault) and cash equivalents			0				0		0						0						0
13.3.	cash items in the process of collection			0				0		0						0						0
13.4.	tangible assets (land, buildings, credit institutions)			0				0		0						0						0
13.5.	acquired assets			0				0		0						0						0
13.6.	investment property			0				0		0						0						0
13.7.	other asset items (prepayments, other receivables)			0				0		0						0						0
13.8.	total exposure to other asset items	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0
II	TOTAL BALANCE SHEET EXPOSURES	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0	0	0

51) Report on Capital Requirements for Operational Risk (Template KZ-OR-RB)

(EUR 000)

		RELEVANT INDICATOR							
No.	Description	year-3	year-2	Last year	Total	Basis for calculating capital requirement	CAPITAL REQUIREMENT	Total operational risk exposure amount	
1	2	3	4	5	6=3+4+5	7	8	9	
1	Net interest-bearing income								
2	Net non-interest-bearing income								
3	Total income								

**52) Report on Market Risk: Standardised Approaches for Foreign Exchange Risk
(Template KZ-DR-RB)**

(EUR 000)

Currency	Long FX position	Short FX position
1	8	9
Total	0	0

Position in gold (net)	
------------------------	--

Total open FX position	0
------------------------	---

Own funds	
-----------	--

Capital requirement	0
---------------------	---

Risk exposure amount	0
----------------------	---

53) Report on Leverage (Template LEV-RB)

(EUR 000)

No.	DESCRIPTION	ON-BALANCE SHEET EXPOSURES			OFF-BALANCE SHEET EXPOSURES							
		Gross exposure	value adjustments/ provisions / AVA / lacking coverage by NE value adjustments	Net exposure	Gross exposure	value adjustments/ provisions / AVA / lacking coverage by NE value adjustments	Net exposure	Conversion factors				exposure weighted by conversion factor
								0.1	0.2	0.5	1	
i	1	2	3	4	5	6	7	8	9	10	11	12
1.	exposures to central governments or central banks											
2.	exposures to regional government or local self-government											
3.	exposures to public sector entities											
4.	exposures to multilateral development banks											
5.	exposures to international organisations											
6.	exposures to credit institutions											
7.	exposures to business undertakings											
8.	exposures to a loan portfolio having small features											
9.	exposures secured by residential property											
10.	exposures secured by mortgages on commercial property											
11.	exposures in default											
12.	equity exposures											
13.	other items											
14.	TOTAL											

II	DESCRIPTION	AMOUNT
----	-------------	--------

1.	Derivatives	
1.1.	forwards	
1.2.	futures	
1.3.	swaps	
2.	spot	
2.1.	regular-way transaction	
3.	securities financing transactions (SFT)	
3.1.	repo transactions	
3.2.	other	

III	TOTAL EXPOSURE AMOUNT	
------------	------------------------------	--

IV	Tier 1 capital	
----	----------------	--

V	<u>LEVERAGE RATIO</u>	-
----------	------------------------------	----------

54) Report on Elements of the Development Bank's Trading Book (Template ETK-RB)

						(EUR 000)
No.	Instrument	Financial instrument signe	Long position	Short position	Total	Share (%)*
1	2	3	4	5	6=4+5	7
I	Shares					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other shares					
II	Bonds					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other bonds					
III	Futures contracts					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other futures contracts					
IV	Forward agreements					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other forward agreements					
V	Swap agreements					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other swap agreements					

VI	Options					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other options					
VII	Exposures based on repurchase agreements and security lending agreements¹					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other exposures based on repurchase agreements and securities lending agreements					
VIII	Exposures based on reverse repurchase agreements and securities borrowing agreements					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other exposures based on reverse repurchase agreements and securities borrowing agreements					
IX	Credit derivatives					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other credit derivatives					
X	Commodities					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other commodities					
XI	Commodity derivatives					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other commodity derivatives					

XII	Exposures on unsettled transactions					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other exposures on unsettled transactions					
XIII	Exposures on free deliveries					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other exposures on free deliveries					
XIV	Exposures on long settlement transactions					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other exposures on long settlement transactions					
XV	Exposures on securities financing transactions (SFT)					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other exposures on securities financing transactions (SFT)					
XVI	Positions based on underwriting of financial instruments					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other positions based on underwriting of financial instruments					
XVII	Other exposures					
XVIII	TOTAL (sum of the positions I - XVIII)					

56) Report on Interest Rate Risk – Changes in Net Interest Income (Template RKS-NII-RB)

(EUR 000)

i	NET INTEREST INCOME	Overnight	1-30 days	1 to 3 months	3 to 6 months	6 to 9 months	9 to12 months	12 months to 1.5 years	TOTAL
1.	Interest-bearing deposits in other institutions								
2.	Interest-bearing securities								
3.	Loans and other receivables								
4.	Other sensitive assets								
	Total								

II	NET INTEREST EXPENSES	Overnight	1-30 days	1 to 3 months	3 to 6 months	6 to 9 months	9 to12 months	12 months to 1.5 years	TOTAL
1.	Interest-bearing deposits								
2.	Interest-bearing borrowings								
3.	Subordinated debt and bonds								
4.	Other sensitive liabilities								
	Total								

III	GAP	Overnight	1-30 days	1 to 3 months	3 to 6 months	6 to 9 months	9 to12 months	12 months to 1.5 years	TOTAL
1.	GAP amount - (I) less (II) - Positive/Negative								
2.	Cumulative gap - Positive/Negative								

V	EFFECT ON NET INTEREST INCOME								

VI	% of own funds	
VII	% of Tier 1 capital	

57)Report on Structure of Loans by Collateral (Template SKK-RB)

No	Collateral	Appraised amount of collateral	LOAN AMOUNT					
			Total amount of loan (A+B+C+D+E)	Of w hich classified <u>in</u> category A	Of w hich classified <u>in</u> category B	Of w hich classified <u>in</u> category C	Of w hich classified <u>in</u> category D	Of w hich classified <u>in</u> category E
1	2	3	4					
1.	Cash deposit							
2.	Mortgage or fiduciary on immovable properties							
2.1.	Residential properties in Montenegro							
2.2.	Commercial properties							
2.2.1.	Commercial properties in Montenegro							
2.2.2.	Commercial properties outside Montenegro							
2.3.	Other types of properties							
3.	Pledge on securities, movables and other							
3.1.	Pledge on movables							
3.2.	Pledge on securities							
3.2.1.	Securities issued by governments or central banks of OECD countries							
3.2.2.	Money market instruments issued in the developed financial markets							
3.2.3.	Other types of securities							
3.3.	Pledge on other							
4.	Sureties and guarantees							
4.1.	Guarantees of the Government of Montenegro							
4.2.	Guarantees of governments and central banks of OECD countries							
4.3.	Guarantees of banks with the rating A or higher							
4.4.	Other types of sureties and guarantees							
5.	Bills of exchange of loan beneficiaries							
6.	Guarantors							
7.	Insurance policies tied in favour of the Development Bank							
8.	Other							
9	Total							

58) Report on Subordinated Debt (Template SUB-RB)

(EUR 000)

No.	Creditor	Country of origin	Approval date	Original amount	Maturity date	Interest rate	Balance as at
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							
16.							
17.							
18.							
19.							
20.							
	Total						

59) Report on Large Exposures of the Development Bank to a Single Person or a Group of Connected Persons (Template VI-G-RB)

COUNTERPARTY						
No.	Identification number	Name of person or a group of connected persons	Type of counterparty (I, S, other)	Individual or a group (1- individual; 2- group)	Number of members within a group (only for the members of the group)	Transactions where there is an exposure to underlying assets (yes/no)
1	2	3	3a	4	4a	5
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						
40						
41						
42						
43						
44						
45						
46						
47						
48						
49						
50						
51						
52		total				
		total amount and number of large exposures (>10% of Tier 1 capital)				
		total amount and number of large exposures (>10% <25% of Tier 1 capital)				
		total amount and number of large exposures (>25% of Tier 1 capital)				

60) Report on Large Exposures of the Development Bank – Overview of Persons Constituting a Group of Connected Persons (Template VI-P-IZL-RB)

No.	Identification number	Name of person or a group of connected persons	Type of counterparty (I, S, other)	Individual or a group (1- individual; 2- group)	Number of members within a group	Transactions where there is an exposure to underlying assets (yes/no)
1	2	3	3a	4	4a	5
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						
40						
41						
42						
43						
44						
45						
46						
47						
48						
49						
50						
51						
52						
53						
54						
55						
56						
57						
58						
59						
60						
61						
62						
63						
64						
65						
66						
67						
68						
69						
70						

