

Pursuant to Article 44 paragraph 2 item 3 of the Central Bank of Montenegro Law (OGM 40/10, 06/13, 70/17, 125/23), and in connection with Article 70 paragraph 3 of the Law on the Development Bank (OGM 99/24), the Council of the Central Bank of Montenegro, at its meeting held on 25 July 2025, passed the following

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

**Subject matter**

**Article 1**

This decision shall regulate types, format, and content of the reports and data that the Development Bank of Montenegro (hereinafter: the Development Bank) shall submit to the Central Bank of Montenegro (hereinafter: the Central Bank), and the deadlines for their submission.

**Monthly reports**

**Article 2**

- (1) The Development Bank shall submit to the Central Bank the following monthly reports:
- 1) Balance Sheet (Template M-BS-RB);
  - 2) Profit and Loss Statement (Template M-BU-RB);
  - 3) Off-Balance Sheet Records (Template M-VB-RB);
  - 4) Report on Cash and Deposit Accounts with Central Banks (Template M-ND-RB);
  - 5) Report on Receivables from Credit Institutions and Other Financial Institutions – Demand and Term (Template M-PBFI-RB);
  - 6) Report on Securities (Template M-HOV-RB);
  - 7) Report on Issuers of Securities Owned by the Development Bank (Template M-HOV-IPPZP-RB);
  - 8) Report on Loans and Receivables from Banks and Other Clients (Template M-KL-RB);
  - 9) Report on Loans and Other Receivables per Economic Activity of Legal Persons (Template M-KD-RB);
  - 10) Report on Structure of Loans and Other Receivables by Purpose (Template M-SKN-RB);
  - 11) Report on 50 Largest Debtors of the Development Bank Based on Factoring Operations (Template M-FP-RB);
  - 12) Report on Asset Classification (Template M-KA1-RB);
  - 13) Report on Off-Balance Sheet Asset Classification (Template M-KA2-RB);
  - 14) Report on Past Due Loans and Receivables (Template M-BSK1-RB);
  - 15) Report on Past Due Loans and Receivables – per Economic Activity (Template M-BSK2-RB);
  - 16) Report on Non-Performing Loans (Template M-NKN-RB);

- 17) Report on Non-Performing Loans Per Economic Activity (Template M-NKD-RB);
- 18) List of Non-Performing Assets – 50 Largest Debtors (Template NA-B-RB);
- 19) List of Non-Performing Off-Balance Sheet – 50 Largest Debtors (Template NA-VB-RB);
- 20) Report on Exposure Concentration - Overview of 50 largest sub-accounts (individually granted) of exposures of clients (natural and legal persons) (Template M-NDB1-RB);
- 21) Report on Exposure Concentration - Overview of 50 largest debtors (natural and legal persons) of the Development Bank – total exposure per the client (Template M-NDB2-RB);
- 22) Report on Loans Granted with Grace Period and One-Off Maturity (Template M-GP\_JD-RB);
- 23) Extension of Repayment Period for Principal or Interest (Template M-PRK\_I-RB);
- 24) Reduction in Interest Rate on Loan Granted (Template M-PRK\_II-RB);
- 25) Acquired Debtor's Receivables to Third Party, Either Against Partial or Full Loan Repayment (Template M-PRK\_III-RB);
- 26) Reduction in the Amount of Debt, Principal or Interest (Template M-PRK\_IV-RB);
- 27) Capitalisation of Interest on Loan Granted to the Debtor (Template M-PRK\_V-RB);
- 28) Replacement of the Existing Loan(s) by New Loan (Template M-PRK\_VI-RB);
- 29) Other Similar Arrangements Facilitating the Debtor's Financial Position (Template M-PRK\_VII-RB);
- 30) Report on Total Restructured Loans and Other Receivables (Template M-PRK\_VIII-RB);
- 31) Report on Restructured Loans by Beneficiaries (Template M-PRK-UK1-RB);
- 32) Report on Restructured Loans per Economic Activity (Template M-PRK-UK2-RB);
- 33) Report on Deposits and Funds at Escrow Account (Template M-D-RB);
- 34) Report on Largest Depositors of the Development Bank – 50 Largest Depositors (legal and natural persons) – (Template M-NDEP-RB);
- 35) Report on Borrowings (Template M-P-RB);
- 36) Report on Borrowings Taken (Template M-IP-RB);
- 37) Report on Assets and Liabilities Maturity Match (Template M-RU-RB);
- 38) Report on Available Liquid Assets, Liabilities and Executed Payments (Template RLS-RB);
- 39) Report on Deposits of Natural and Legal Persons (Template DFLPL-RB).

(2) The Development Bank shall submit to the Central Bank monthly reports referred to in paragraph (1) of this Article within ten days at the latest following the expiry of the reporting monthly period.

### **Quarterly Reports**

#### **Article 3**

(1) The Development Bank shall submit to the Central Bank the following quarterly reports:

- 1) Balance Sheet (Template M-BS-RB);
- 2) Profit and Loss Statement (Template M-BU-RB);
- 3) Off-Balance Sheet Records (Template M-VB-RB);

- 4) Statistical Data (Template BS-ST-RB);
- 5) Report on Cash and Deposit Accounts with Central Banks (Template M-ND-RB);
- 6) Report on Receivables from Credit Institutions and Other Financial Institutions – Demand and Term (Template M-PBFI-RB);
- 7) Liquidity Coverage Report – Liquid Assets (Template LP-LA-RB);
- 8) Liquidity Coverage Report – Outflows (Template LP-O-RB);
- 9) Liquidity Coverage Report – Inflows (Template LP-P-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);
- 14) Report on Securities (Template M-HOV-RB);
- 15) Report on Issuers of Securities Owned by the Development Bank (Template M-HOV-IPPZP-RB);
- 16) Report on Investments in Other Legal Persons (Template UPL-RB);
- 17) Report on Loans and Receivables from Banks and Other Clients (Template M-KL-RB);
- 18) Report on Loans and Other Receivables per Economic Activity of Legal Persons (Template M-KD-RB);
- 19) Report on Structure of Loans and Other Receivables by Purpose (Template M-SKN-RB);
- 20) Report on 50 Largest Debtors of the Development Bank Based on Factoring Operations (Template M-FP-RB);
- 21) Report on Asset Classification (Template M-KA1-RB);
- 22) Report on Off-Balance Sheet Asset Classification (Template M-KA2-RB);
- 23) Report on Past Due Loans and Receivables (Template M-BSK1-RB);
- 24) Report on Past Due Loans and Receivables – per Economic Activity (Template M-BSK2-RB);
- 25) Report on Non-Performing Loans (Template M-NKN-RB);
- 26) Report on Non-Performing Loans per Economic Activity (Template M-NKD-RB);
- 27) List of Non-Performing Assets – 50 Largest Debtors (Template NA-B-RB);
- 28) List of Non-Performing Off-Balance Sheet – 50 Largest Debtors (Template NA-VB-RB);
- 29) Report on Exposure Concentration - Overview of 50 largest sub-accounts (individually granted) of exposures of clients (natural and legal persons) (Template M-NDB1-RB);
- 30) Report on Exposure Concentration - Overview of 50 largest debtors (natural and legal persons) of the Development Bank – total exposure per the client (Template M-NDB2-RB);
- 31) Report on Loans Granted with Grace Period and One-Off Maturity (Template M-GP\_JD-RB);
- 32) Extension of Repayment Period for Principal or Interest (Template M-PRK\_I-RB);
- 33) Reduction in Interest Rate on Loan Granted (Template M-PRK\_II-RB);
- 34) Acquired Debtor's Receivables to Third Party, Either Against Partial or Full Loan Repayment (Template M-PRK\_III-RB);
- 35) Reduction in the Amount of Debt, Principal or Interest (Template M-PRK\_IV-RB);

- 36) Capitalisation of Interest on Loan Granted to the Debtor (Template M-PRK\_V-RB);
- 37) Replacement of the Existing Loan(s) by New Loan (Template M-PRK\_VI-RB);
- 38) Other Similar Arrangements Facilitating the Debtor's Financial Position (Template M-PRK\_VII-RB);
- 39) Report on Total Restructured Loans and Other Receivables (Template M-PRK\_VIII-RB);
- 40) Report on Restructured Loans by Beneficiaries (Template M-PRK-UK1-RB);
- 41) Report on Restructured Loans per Economic Activity (Template M-PRK-UK2-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);
- 44) Report on Borrowings (Template M-P-RB);
- 45) Report on Borrowings Taken (Template M-IP-RB);
- 46) Report on Assets and Liabilities Maturity Match (Template M-RU-RB);
- 47) Report on the Development Bank's Placements Granted Under Special Conditions (Template IPPU-RB);
- 48) Report on Own Funds of the Development Bank (Template RK-RB);
- 49) Report on the Development Bank's Capital Adequacy Ratio (Template KS-RB);
- 50) Report on Risk-Weighted Exposure to Credit Risk, Counterparty Credit Risk (Template PBAV-RB);
- 51) Report on Capital Requirement for Operational Risk (Template KZ-OR-RB);
- 52) Report on Market Risk: Standardised Approaches for Foreign Exchange Risk (Template KZ-DR-RB);
- 53) Report on Leverage (Template LEV-RB);
- 54) Report on Elements of the Development Bank's Trading Book (Template ETK-RB);
- 55) Report on Interest Rate Risk – Changes in Economic Value of Equity (Template RKS-EVE-RB);
- 56) Report on Interest Rate Risk – Changes in Net Interest Income (Template RKS-NII-RB);
- 57) Report on Structure of Loans by Collateral (Template SKK-RB);
- 58) Report on Subordinated Debt (Template SUB-RB);
- 59) Report on Large Exposures of the Development Bank to a Single Person or a Group of Connected Persons (Template VI-G-RB);
- 60) Report on Large Exposures of the Development Bank – Overview of Persons Constituting a Group of Connected Persons (Template VI-P-IZL-RB);
- 61) Report on Doing Business with Persons Connected with the Development Bank (Template PPL-RB);
- 62) Report on Available Liquid Assets, Liabilities and Executed Payments (Template RLS-RB);
- 63) Report on Deposits of Natural and Legal Persons (Template DFLPL-RB).

(2) The Development Bank shall submit to the Central Bank the reports specified in paragraph (1) of this Article no later than 20 days following the expiry of the reporting quarter.

(3) Notwithstanding paragraph (2) of this Article, the Development Bank shall submit to the Central Bank the reports specified in paragraph (1) of this Article for the last quarter of the business year based on the final information no later than 15 February of the following year.

### **Reporting templates**

#### **Article 4**

The Development Bank shall submit the reports set forth in this Decision to the Central Bank using the templates enclosed to this Decision and making an integral part thereof.

### **Reporting format**

#### **Article 5**

The Development Bank shall submit reports referred to in this Decision in electronic form, and in hard copy upon the Central Bank request.

### **Submission of first reports**

#### **Article 6**

(1) The Development Bank shall submit the reports referred to in Article 2 paragraph (1) items 4) to 7), item 11), items 18) to 22), items 30) to 34) and items 37) to 39) of this Decision, which it submits to the Central Bank for the first time in accordance with the provisions of this Decision, using the balance as of 31 January 2026 in accordance with the time limit set forth in Article 2 paragraph (2) of this Decision.

(2) The Development Bank shall submit the reports referred to in Article 3 paragraph (1) items 5) to 15), item 11), items 27) to 31), items 39) to 43) and items 46) to 63) of this Decision, which it submits to the Central Bank for the first time in accordance with the provisions of this Decision, using the balance as of 31 March 2026 in accordance with the time limit set forth in Article 3 paragraph (2) of this Decision.

### **Entry into force**

#### **Article 7**

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**

**CHAIRPERSON  
GOVERNOR,**

**Irena Radović m.p.**

Decision number: 0101-5891-4/2025

Podgorica, 5 July 2025

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

(EUR 000)

No.	ASSETS	Amount
1.	<b>Cash and deposit accounts with central banks</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.	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>	
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>	
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>	
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.	<b>Other assets</b>	
16.	<b>TOTAL ASSETS:</b>	

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

## 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	
<b>I.</b>	<b>NET INTEREST INCOME (1+2-3)</b>	
4.	Fee and commission income	
5.	Fee and commission expenses	
<b>II.</b>	<b>NET FEE AND COMMISSION INCOME (4-5)</b>	
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	
<b>III.</b>	<b>PROFIT/LOSS BEFORE TAX (I+II+6+7+8+9+10+11+12-13-14-15-16-17-18-19)</b>	
21.	Profit tax	
<b>22.</b>	<b>NET PROFIT/LOSS (III - 21)</b>	

### 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.	<b>Total</b>	
13.	<b>MEMORANDUM</b>	
13.1.	Accrued interest	
13.2.	Other	

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

(EUR 000)

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

## 5) Report on Cash and Deposit Accounts with Central Banks (Template M-ND-RB)

(EUR 000)

No.	Description	EUR	Foreign currency*	Total:
<b>A</b>	<b>Cash and deposits with central banks</b>			
1.	Cash			
2.	Cash in the process of collection			
3.	Funds at the settlement account with the Central Bank of Montenegro			
4.	Deposits with the Central Bank of Montenegro			
5.	Deposits with other central banks			
<b>B</b>	<b>Value adjustment of cash and deposits with central banks</b>			
6.	Value adjustment of cash and deposits with central banks			
<b>C</b>	<b>Interest receivables and value adjustment of interest receivables</b>			
7.	Receivables from invoiced interest: deposits			
8.	Value adjustments of interest receivables			
<b>D</b>	<b>TOTAL: (A - B + C)</b>			

6) Report on Receivables from Credit Institutions and Other Financial Institutions - Demand and Term (Template M-PBFI-RB)

(EUR 000)

No.	Name of credit institution / financial institution	Currency	Balance in foreign currency	Balance in EUR	Maturity	Interest rate	Classification	Loss provisions	Value adjustment	% of credit institution's Tier 1 capital
1.										
2.										
3.										
4.										
5.										
6.										
7.										
8.										
9.										
10.										
11.										
12.										
13.										
14.										
15.										
16.										
17.										
18.										
19.										
20.										
21.	Other									
22.	<b>TOTAL</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>			
1.1	<b>Total level 1 assets</b>			
1.1.1	cash		1.00	
1.1.2	exposure to the Central Bank		1.00	
1.1.3	receivables from the Government of Montenegro		1.00	
1.1.4	receivables guaranteed by the Government of Montenegro		1.00	
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	
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	
1.2	<b>Total level 2 assets</b>			
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		0.85	
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		0.85	
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		0.85	

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

(EUR 000)

No.	DESCRIPTION	Amount	Outflow rates	Outflow
		1	2	3=1*2
<b>1</b>	<b>OUTFLOWS</b>			
<b>1.1</b>	<b>Outflows from unsecured transactions/deposits</b>			
<b>1.1.1</b>	<b>Retail deposits</b>			
1.1.1.1	Deposits where the pay-out has been agreed within the following 30 days		1.00	
1.1.1.2	Deposits subject to higher outflows			
1.1.1.2.1	Category 1		0.15	
1.1.1.2.2	Category 2		0.20	
1.1.1.3	Stable deposits		0.05	
1.1.1.4	Derogated stable deposits		0.00	
1.1.1.5	Deposits in third countries where a higher outflow is applied			
1.1.1.6	Other retail deposits		0.10	
<b>1.1.2</b>	<b>Deposits of other clients</b>			
1.1.2.1	Deposits of financial clients		1.00	
1.1.2.2	Deposits of other clients			
1.1.2.2.1	Deposits covered by the deposit protection scheme		0.20	
1.1.2.2.2	Deposits not covered by the deposit protection scheme		0.40	
<b>1.1.3</b>	<b>Other outflows</b>			
1.1.3.1	Collateral other than Level 1 assets collateral posted for derivatives		0.20	
1.1.3.2	Material outflows due to deterioration of own credit quality		1.00	
1.1.3.3	Impact of an adverse market scenario on derivatives transactions, financing transactions and other contracts		1.00	
1.1.3.4	Outflows from derivatives		1.00	
1.1.3.5	Short positions			
1.1.3.5.1	Short positions covered by collateralised securities financing transactions (SFT)		0.00	
1.1.3.5.2	Other short positions		1.00	
1.1.3.6	Callable excess collateral		1.00	
1.1.3.7	Due collateral		1.00	
1.1.3.8	Liquid asset collateral exchangeable for non-liquid assets		1.00	
1.1.3.9	Loss of funding on structured financing activities			
1.1.3.9.1	Structured financing instruments		1.00	
1.1.3.9.2	Funding facilities		1.00	
1.1.3.10	Internal netting of client's positions		0.50	
<b>1.1.4</b>	<b>Committed facilities</b>			
<b>1.1.4.1</b>	<b>Credit facilities</b>			
1.1.4.1.1	Credit facilities to retail customers		0.05	
1.1.4.1.2	Credit facilities to non-financial customers other than retail customers		0.10	
1.1.4.1.3	Credit facilities to credit institutions			

1.1.4.1.3.1	Credit facilities for funding promotional loans of retail customers		0.05	
1.1.4.1.3.2	Credit facilities for funding promotional loans of non-financial customers		0.10	
1.1.4.1.3.3	Other credit facilities to credit institutions		0.40	
1.1.4.1.4	Credit facilities to regulated financial institutions other than credit institutions		0.40	
1.1.4.1.5	Credit facilities to other financial customers		1.00	
<b>1.1.4.2</b>	<b>Liquidity facilities</b>			
1.1.4.2.1	Liquidity facilities to retail customers		0.05	
1.1.4.2.2	Liquidity facilities to non-financial customers other than retail customers		0.30	
1.1.4.2.3	Liquidity facilities to SSPEs			
1.1.4.2.3.1	Liquidity facilities to asset purchases other than securities from non-financial customers		0.10	
1.1.4.2.3.2	Liquidity facilities for other		1.00	
1.1.4.2.4	Liquidity facilities to other financial customers		1.00	
<b>1.1.5</b>	<b>Other products and services</b>			
1.1.5.1	Other off-balance sheet and contingent funding obligations			
1.1.5.2	Undrawn loans and advances to wholesale counterparties			
1.1.5.3	Planned derivatives payables			
1.1.5.4	Trade finance off-balance sheet related products			
1.1.5.5	Other products and services			
<b>1.1.6</b>	<b>Other liabilities</b>			
1.1.6.1	Liabilities resulting from operating expenses		0.00	
1.1.6.2	Liabilities in the form of debt securities if not treated as retail deposits		1.00	
1.1.6.3	Other liabilities		1.00	
1.1.6.4	Outflows from secured lending and capital market-driven transactions			
1.1.6.4.1	Level 1 asset collateral		0.00	
1.1.6.4.2	Level 2 asset collateral		0.15	
1.1.6.4.3	Non-liquid assets collateral		1.00	

	<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.	Retail deposits exempted from outflow calculations			
3.	Liquidity outflows to be netted by interdependent inflows			
4.	Outflows from secured lending and capital market-driven transactions			
4.1	Level 1 collateral			
4.2	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)
<b>1</b>	<b>TOTAL INFLOWS</b>									<b>0</b>	<b>0</b>
<b>1.1</b>	<b>Inflows from unsecured transactions/deposits</b>										
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	<b>Inflows from secured lending and capital market-driven transactions</b>	<b>0</b>	<b>0</b>							<b>0</b>	<b>0</b>
1.2.1	Collateral that qualifies as a liquid asset	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
1.2.1.1	Level 1 asset collateral					1.00	1.00	0	0	0	0
1.2.1.2	Level 2 asset collateral					0.85	0.85	0	0	0	0
1.2.2	Collateral is used to cover a short position					1.00	1.00	0	0	0	0
1.2.3	Collateral that does not qualify as a liquid asset	<b>0</b>	<b>0</b>							<b>0</b>	<b>0</b>
1.2.3.1	Margin loans: collateral is non-liquid					0.50	0.50			0	0
1.2.3.3	All other non-liquid collateral					1.00	1.00			0	0
<b>1.3</b>	<b>Total inflows from collateral swaps</b>										

## 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
<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	Level 2 asset collateral 30-day outflows	0	N = from Templates <i>Liquid assets and Inflows</i>
12	Level 2 asset collateral 30-day inflows	0	O = from Template <i>Outflows</i>
13	Level 2 asset "adjusted amount" before cap application	0	P = M-N+O
14	Level 2 asset "adjusted amount" after cap application	0	Q = MIN(P, F*15/85)
15	Excess Level 2 asset amount	0	R = P-Q
16	Excess liquid asset amount	0	Y = (F+P) - MIN (F+P, 100/85*F)
17	Liquidity buffer	0	Z = (A+M) - MIN(A+M, Y)
<b>Denominator calculations</b>			
18	Total outflows	0	TO = from Template <i>Outflows</i>
19	Fully exempt inflows	0	FEI = from Template <i>Inflows</i>
20	Inflows subject to 75% cap	0	IC = from Template <i>Inflows</i>
21	Reduction for fully exempt inflows	0	RFEI = MIN (FEI, TO)
22	Reduction for inflows subject to 75% cap	0	RIC = MIN (IC, 0.75*MAX(TO-FEI, 0))
23	Net liquidity outflow	0	NLO = TO-RFEI-RIC

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

EUR 000

No.	Position	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	
<b>1</b>	<b>REQUIRED STABLE FUNDING</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>
1.1	<b>Required stable funding from central bank assets</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					0
1.1.1	cash, reserves and liquid assets held with central banks	0	0	0	0					0
1.1.1.1	unencumbered or encumbered for a residual maturity of less than six months					0%	0%	0%	0%	0
1.1.1.2	encumbered for a residual maturity of at least six months but less than 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
1.1.2	other assets that do not qualify as liquid assets held with central bank					0%	50%	100%		0
<b>1.2</b>	<b>Required stable funding from liquid assets</b>				<b>0</b>					<b>0</b>
1.2.1	level 1 assets eligible for 0 % LCR haircut				0					0
1.2.1.1	unencumbered or encumbered for a residual maturity of less than six months								0%	0
1.2.1.2	encumbered for a residual maturity of at least six months but less than 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 5 % LCR haircut				0					0

1.2.2.1	level 1 assets eligible for 5 % LCR haircut								<b>5%</b>	0
1.2.2.2	encumbered for a residual maturity of at least six months but less than one year								<b>50%</b>	0
1.2.2.3	encumbered for a residual maturity of one year or more								<b>100%</b>	0
1.2.3	level 2A assets eligible for 15 % LCR haircut				0					0
1.2.3.1	unencumbered or encumbered for a residual maturity of less than six months								<b>15%</b>	0
1.2.3.2	encumbered for a residual maturity of at least six months but less than one year								<b>50%</b>	0
1.2.3.3	encumbered for a residual maturity of one year or more								<b>100%</b>	0
1.3	Required stable funding from securities other than liquid assets	0	0	0						0
1.3.1	Securities and exchange traded equity investments which are not 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					<b>50%</b>	<b>50%</b>	<b>85%</b>		0
1.3.1.2	encumbered for a residual maturity of one year or more					<b>100%</b>	<b>100%</b>	<b>100%</b>		0
1.3.2	non-exchange traded equity investments which are not assets eligible as liquid assets							<b>100%</b>		0
1.3.3	securities which are not assets eligible as liquid assets encumbered for a residual maturity of one year or more in a cover pool					<b>85%</b>	<b>85%</b>	<b>85%</b>		0
1.4	Required stable funding from loans	0	0	0						0
1.4.1	operational deposits					<b>50%</b>	<b>50%</b>	<b>100%</b>		0
1.4.2	securities financing transactions with financial customers	0	0	0						0

1.4.2.1	collateralized by level 1 assets eligible for 0 % LCR haircut	0	0	0						0
1.4.2.1.1	unencumbered or encumbered for a residual maturity of less than six months					0%	50%	100%		0
1.4.2.1.2	encumbered for a residual maturity of at least six months but less than one year					50%	50%	100%		0
1.4.2.1.3	encumbered for a residual maturity of one year or more					100%	100%	100%		0
1.4.2.2	collateralized by other assets	0	0	0						0
1.4.2.2.1	unencumbered or encumbered for a residual maturity of less than six months					5%	50%	100%		0
1.4.2.2.2	encumbered for a residual maturity of at least six months but less than 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
1.4.3	other loans and advances to financial customers					10%	50%	100%		0
1.4.4	assets encumbered for a residual maturity of one year or more in a cover pool					85%	85%	85%		0
1.4.5	loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35 % or less	0	0	0						0
1.4.5.0.1	of which, residential mortgages									0
1.4.5.1	unencumbered or encumbered for a residual maturity of less than six months					50%	50%	65%		0
1.4.5.2	encumbered for a residual maturity of at least six months but less than one year					50%	50%	65%		0
1.4.5.3	encumbered for a residual maturity of one year or more					100%	100%	100%		0
1.4.6	other loans to non-financial customers other than central banks	0	0	0						0

1.4.6.0.1	of which, residential mortgages									0
1.4.6.1	unencumbered or encumbered for a residual maturity of less than one year					50%	50%	85%		0
1.4.6.2	encumbered a residual maturity of one year or more					100%	100%	100%		0
1.4.7	trade finance on-balance sheet 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 derivative liabilities					5%				0
1.5.2	NSFR derivative assets					100%				0
1.5.3	initial margin posted					85%	85%	85%	85%	0
1.6	Required stable funding from contributions to CCP default fund					85%	85%	85%	85%	0
1.7	Required stable funding from other assets	0	0	0						0
1.7.1	physically traded commodities			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	trade date receivables					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)

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	
2	<b>AVAILABLE STABLE FUNDING</b>							
2.1	<b>Available stable funding from capital items and instruments</b>							
2.1.1	Common Equity Tier 1 capital						100%	
2.1.2	Additional Tier 1 capital						100%	
2.1.3	Tier 2 capital						100%	
2.1.4	Other capital instruments						100%	
2.2	<b>Available stable funding from retail deposits</b>							
2.2.0.1	of which, retail bonds				0%	0%	0%	
2.2.1	Stable retail deposits				95%	95%	100%	
2.2.0.2	of which with a material early withdrawable penalty						0%	
2.2.2	Other retail deposits				90%	90%	100%	
2.2.0.3	of which with a material early withdrawable penalty						100%	
2.3	<b>Available stable funding from other non-financial customers (except central banks)</b>							
2.3.0.1	of which, securities financing transactions				0%	0%	0%	
2.3.1	Liabilities provided by the Government of Montenegro, central government of EU Member State or third country				50%	50%	100%	
2.3.2	Liabilities provided by local self-government in Montenegro or local authorities of EU Member State or a third country				50%	50%	100%	
2.3.3	Liabilities provided by public sector entities in Montenegro or public sector entities of EU Member State or a third country				50%	50%	100%	
2.3.4	Liabilities provided by multilateral development banks and international organisations				50%	50%	100%	

2.3.5	Liabilities provided by non-financial large customers				50%	50%	100%	
2.4	<b>Available stable funding from liabilities and committed facilities within a group if subject to preferential treatment</b>				0%	0%	0%	
2.5	<b>Available stable funding from financial customers and central banks</b>							
2.5.1	Liabilities provided by the Central Bank, ECB or central bank of an EU Member State					50%	100%	
2.5.2	Liabilities provided by third-country central banks					50%	100%	
2.5.3	Liabilities provided by financial customers					50%	100%	
2.6	<b>Available stable funding from liabilities provided where the counterparty cannot be determined</b>					50%	100%	
2.7	<b>Available stable funding from net derivatives liabilities</b>							
2.8	<b>Available stable funding from interdependent liabilities</b>							
2.8.1	Promotional loans and relevant credit and liquidity facilities							
2.8.2	Other							
2.9	<b>Available stable funding from other liabilities</b>							
2.9.1	Trade date payables							
2.9.2	Deferred tax liabilities					50%	100%	
2.9.3	Minority interests					50%	100%	
2.9.4	Other liabilities					50%	100%	

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

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

#### 14) Report on Securities (M-HOV-RB)

No.	HELD TO MATURITY SECURITIES	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 *	Value adjustment of securities	Interest receivables from securities	Value adjustment of interest rates	Accruals and prepayments of interests and fees	TOTAL
<b>i</b>	<b>AMORTISED COST</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11=6-7+8-9+10</b>
1.	EUR						0					0
2.	Other foreign currency**						0					0
<b>3=1+2</b>	<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Red. Br.	HELD FOR TRADING DEBT SECURITIES	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
<b>II</b>	<b>FAIR VALUE</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9=6+7+8</b>
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
<b>6=4+5</b>	<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

No.	HELD FOR TRADING EQUITY SECURITIES	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
<b>III</b>	<b>FAIR VALUE</b>	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	<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

No.	DEBT 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
<b>IV</b>	<b>FAIR VALUE</b>	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	<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>V</b>	<b>FAIR VALUE</b>	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	<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>VI</b>	<b>FAIR VALUE</b>	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	<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>VII</b>	<b>FAIR VALUE</b>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4=1+2+3</i>
1.	Listed market price				<b>0</b>
2.	Comparative value				<b>0</b>
3.	Transaction amount at initial recognition/amount determined using valuation techniques				<b>0</b>
4=1+2+3-5	EUR	0	0	0	<b>0</b>
5.	Other foreign currency				<b>0</b>
6=4+5	<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**15) Report on Issuers of Securities Owned by the Development Bank (Template M-HOV-IPPZP-RB)**

**A) DEBT SECURITIES**

No.	Name of securities' issuer	ISIN	Issuer's country of origin	Activity (F/N) *	Type of instrument **	Quantity	Nominal price per security	Nominal value of security	Discount	Market price per security	Market value of security
					(1,2,3,4,5,6,7)						
	1	2	3	4	5	6	7	8=6*7	9	10	11=6*10
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.	Other - valuation 1										
32.	Other - valuation 2										
33.	Other - valuation 3										
34.	Other - valuation 4										
35.	<b>Total</b>										



**B) EQUITY SECURITIES AND INVESTMENTS IN ASSOCIATES, SUBSIDIARY UNDERTAKINGS AND JOINT VENTURES UNDER EQUITY METHOD**

No.	Name of securities' issuer	Issuer's identification number	Issuer's country of origin	ISIN	Type of instrument **	Activity (F/N) *	Quantity	Nominal price per security	Nominal value of security	Market price per security	Market value of security
					(8,9,10,11)						
	1	2	3	4	5	6	7	8	9=7*8	10	11=7*10
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.	Other - valuation 2										
32.	Other - valuation 3										
33.	Other - valuation 4										
34.	Other - valuation 5										
35.	<b>Total</b>										



**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						
<b>36</b>	<b>TOTAL</b>					

## 17) Report on Loans and Receivables from Banks and Other Persons (Template M-KL-RB)

DESCRIPTION	A) GROSS LOANS					B) LOAN RECEIVABLES FROM BANKS					(EUR 000)
	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	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											
<b>31. TOTAL</b>											
32G. Interest receivables and value adjustment of interest receivables											
33H. Accruals and prepayments: interests and fees and value adjustment											

DESCRIPTION	C) OTHER RECEIVABLES FROM BANKS AND OTHER PERSONS					D) GROSS LOANS VALUE ADJUSTMENT					(EUR 000)
	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	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											
32G. Interest receivables and value adjustment of interest receivables											
33H. Accruals and prepayments: interests and fees and value adjustment											

DESCRIPTION	E) LOANS RECEIVABLES FROM BANKS VALUE ADJUSTMENT					F) OTHER RECEIVABLES FROM BANKS AND OTHER PERSONS VALUE ADJUSTMENT					(EUR 000)
	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	
1. Banks, residents											0
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											

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					
<b>TOTAL (A+B+C-D-E-F+G+H)</b>					

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	
<b>I Legal persons, residents</b>										
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										
<b>II Natural persons, residents</b>										
<b>III Non-residents</b>										
<b>Total (I+II+III)</b>										
G Interest receivables and value adjustment of interest receivables										
H Accruals and prepayments of interests and fees, and value adjustments										

ECONOMIC ACTIVITY	C) Other receivables from banks and other persons				Total	D) Gross loans value adjustment				Total	(EUR 000)
	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		
<b>I Legal persons, residents</b>											
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											
<b>II Natural persons, residents</b>											
<b>III Non-residents</b>											
<b>Total (I+II+III)</b>											
G Interest receivables and value adjustment of interest receivables											
H Accruals and prepayments of interests and fees, and value adjustments											

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	
<b>I Legal persons, residents</b>										
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										
<b>II Natural persons, residents</b>										
<b>III Non-residents</b>										
<b>Total (I+II+III)</b>										

ECONOMIC ACTIVITY	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
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					
<b>TOTAL (A+B+C-D-E-F+G+H)</b>					

ECONOMIC ACTIVITY	I) Factoring and forfeiting				(EUR 000)
	Up to 1 year - EUR		Over 1 year - EUR		Total

		Up to 1 year - Other foreign currency		Over 1 year - Other foreign currency	
<b>I Legal persons, residents</b>					
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					
<b>II Natural persons, residents</b>					
<b>III Non-residents</b>					
<b>Total (I+II+III)</b>					

## 19) Report on Structure of Loans and Other Receivables by Purpose (Template M-SKN-RB)

LOAN PURPOSE	A) Gross loans				Total	B) Loan receivables from banks				Total	(EUR 000)
	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years		Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years		
1. Liquidity (working assets)											
2. Construction and remodelling of construction buildings											
3. Refinancing of liabilities to other banks											
4. Car purchase											
5. Purchase of securities											
6. Purchase of fixed assets											
7. Tourist season preparation											
8. Consumer loans											
9. Cash (non-purpose-specific) loans											
10. Housing loans											
11. Credit cards											
12. Overdraft											
13. Other											
14. Total											
G. Interest receivables and value adjustment of interest receivables											
H. Accruals and prepayments: interests and fees and value adjustment											

**C) Other receivables from banks and other persons**

**D) Gross loans value adjustment**

(EUR 000)

LOAN PURPOSE	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total
1. Liquidity (working assets)										
2. Construction and remodelling of construction buildings										
3. Refinancing of liabilities to other banks										
4. Car purchase										
5. Purchase of securities										
6. Purchase of fixed assets										
7. Tourist season preparation										
8. Consumer loans										
9. Cash (non-purpose-specific) loans										
10. Housing loans										
11. Credit cards										
12. Overdraft										
13. Other										
14. Total										
G. Interest receivables and value adjustment of interest receivables										
H. Accruals and prepayments: interests and fees and value adjustment										

E) Loan receivables from banks value adjustment

F) Other receivables from banks and other persons value adjustment

(EUR 000)

LOAN PURPOSE	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total
1. Liquidity (working assets)										
2. Construction and remodelling of construction buildings										
3. Refinancing of liabilities to other banks										
4. Car purchase										
5. Purchase of securities										
6. Purchase of fixed assets										
7. Tourist season preparation										
8. Consumer loans										
9. Cash (non-purpose-specific) loans										
10. Housing loans										
11. Credit cards										
12. Overdraft										
13. Other										
14. Total										

Summary (EUR 000)

<b>LOAN PURPOSE</b>	<b>Up to 3 months</b>	<b>From 3 months to 1 year</b>	<b>From 1 to 3 years</b>	<b>Over 3 years</b>	<b>Total</b>
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					
<b>TOTAL (A+B+C-D-E-F+G+H)</b>					

## 20) Report on 50 Largest Debtors of the Development Bank Based on Factoring Operations (Template M-FP-RB)

(EUR 000)

No.	Debtor's name	Identification number	Factoring limit (for factoring with limit)	Drawn amount (for factoring with limit)	Outstanding undrawn amount (for factoring with limit)	Purchased amount of receivables (for factoring without limit)	Exposure amount based on factoring	Matured unpaid receivable amount	Past due days	Classification	Provision	Value adjustments	Other receivables to debtor	Total exposure amount to debtor
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15=8+14
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.	Other debtors													
52.	<b>Total:</b>													

## 21) Report on Asset Classification (Template M-KA1-RB)

(EUR  
000)

No.	Balance sheet asset items	Cash collateral	Other collateral	Classification					Total	Financial assets stage			
				A	B	C	D	E		stage 1	stage 2	stage 3	Total
				3	4	5	6	7		8=3+4+5+6+7	9	10	11
<b>1.</b>	<b>Financial assets at amortised cost</b>												
1.a.	Loans and receivables from credit institutions												
1.b.	Loans and receivables from clients												
1.c.	Factoring and other purchased receivables												
1.d.	Securities												
1.e.	Other financial assets												
<b>2.</b>	<b>Financial assets at fair value through other comprehensive income</b>												
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												
<b>3.</b>	<b>Held-for-trading financial assets</b>												
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												
<b>4.</b>	<b>Financial assets carried at fair value through profit and loss, not held for trading</b>												
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												
<b>5.</b>	<b>Total gross loans</b>												
<b>6.</b>	<b>Interest receivables</b>												
6.a.	Interest on loans and receivables from credit institutions												
6.b.	Interest on loans and receivables from clients												
6.c.	Interest on factoring and other purchased receivables												
6.d.	Interest on securities												
6.e.	Interest on other financial assets												
6.f.	Interest on gross loans												
<b>7.</b>	<b>Accruals and prepayments</b>												
7.a.	Accruals and prepayments on loans and receivables from credit institutions												





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								
<b>7. Off-balance sheet for which loss provisions are allocated (1+2+3+4+5+6)</b>								
8. Provisions calculated for potential losses on off-balance sheet items								
9. Provisioning for off-balance sheet losses								
<b>10. Provisions needed for estimated and potential losses (8-9)</b>								
<b>11. Off-balance sheet assets for which loss provisions are allocated</b>								
<b>12. Total off-balance sheet (7+11)</b>								

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					

Position	E) Value adjustment of loan receivables from banks					F) Value adjustment of other receivables from banks and other persons					(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	

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					
<b>TOTAL (A+B+C-D-E-F+G+H)</b>					

## 24) Report on Past Due Loans and Receivables per Economic Activity (Template M-BSK2-RB)

Description	A) Gross loans				Total	B) Loan receivables from banks				EUR 000
	31-90 days past due loans	91-270 days past due loans	271-365 days past due loans	Over 365 days past due loans		31-90 days	91-270 days	271-365 days	Over 365 days	Total
<b>I Legal persons, residents</b>										
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										
<b>II Natural persons, residents</b>										
<b>III Non-residents</b>										
Total (I+II+III)										
G Interest receivables and value adjustment of interest receivables										
H Accruals and prepayments: interests and fees and value adjustment										

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

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

Summary

EUR 000

<b>Summary</b>	<b>31-90 days</b>	<b>91-270 days</b>	<b>271-365 days</b>	<b>Over 365 days</b>	<b>TOTAL</b>
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
<b>TOTAL (A+B+C-D-E-F+G+H)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 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
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
<b>Total (I+II+III)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Value adjustments										0	0	0	0

ECONOMIC ACTIVITY	from the column 13 loans and receivables distributed across currencies			
	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				
<b>Total (I+II+III)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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: 5 (1+2+3+4)	Other receivables	Total: 7=5+6	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						
	<b>TOTAL</b>					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							
	<b>TOTAL</b>				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.	<b>TOTAL</b>			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.	<b>TOTAL</b>			0	0	0	0	0	0.00%	0.00%	0.00%







### 31) Report on Loans Granted with Grace Period and One-Off Maturity (Template M-GP\_JD-RB)

(EUR 000)

No.	DESCRIPTION	LOANS GRANTED WITH GRACE PERIOD						LOANS GRANTED WITH ONE-OFF MATURITY					
		total amount	loan amount NP	loan amount LP	total number of sub-accounts	number of sub-accounts NP	number of sub-accounts LP	total amount	loan amount NP	loan amount LP	total number of sub-accounts	number of sub-accounts NP	number of sub-accounts LP
		1=2+3	2	3	4=5+6	5	6	7=8+9	8	9	10=11+12	11	12
<b>1=1.1+1.2+1.3+1.4+1.5</b>	<b>Total loans (A+B+C+D+E)</b>												
1.1	classified into A category												
1.2	classified into B category												
1.3	classified into C category												
1.4	classified into D category												
1.5	classified into E category												
1.6	classified into Stage 1												
1.7	classified into Stage 2												
1.8	classified into Stage 3												
<b>2=(1.3+1.4+1.5)/1</b>	<b>Loans classified into C, D and E / total loan amount</b>				X	X	X				X	X	X
<b>3.</b>	<b>Duration of grace period/ one-off maturity (according to agreed number of months)</b>												
3.1	0 - 3 months												
3.2	3 - 6 months												
3.3	6 - 12 months												
3.4	12 - 24 months												
3.5	24 - 36 months												
3.6	over 36 months												
<b>4.</b>	<b>Duration of grace period/ one-off maturity (according to remaining number of months)</b>												
4.1	0 - 3 months												
4.2	3 - 6 months												
4.3	6 - 12 months												
4.4	12 - 24 months												
4.5	24 - 36 months												
4.6	over od 36 months												
<b>5=1/5(M-KA1)</b>	<b>% of total gross loans (M-KA1)</b>				X	X	X				X	X	X

### 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	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>	<b>0</b>

### 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	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>	<b>0</b>

### 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	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>	<b>0</b>

### 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	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>	<b>0</b>

### 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	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>	<b>0</b>

### 37) Replacement of the Existing Loan(s) by New Loan (Template MPRK\_VI-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	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>	<b>0</b>

### 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	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>	<b>0</b>

**39) Report on Total Restructured Loans and Other Receivables (Template M-PRK\_VIII-RB)**

(EUR 000)

No.	Position	Amount of restructured receivables	Number of restructured sub-accounts	receivables restructured once		receivables restructured twice		receivables restructured three times		receivables restructured four times		receivables restructured 5 times		receivables restructured more than five times	
				amount	number of sub-accounts	amount	number of sub-accounts	amount	number of sub-accounts	amount	number of sub-accounts	amount	number of sub-accounts	amount	number of sub-accounts
1.	loans														
2.	other receivables														
3.	<b>total amount of loans and receivables</b>														

#### 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
<b>26</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>26</b>	<b>Total</b>					<b>0</b>					<b>0</b>
27	Value adjustments for total restructured loans					0					0



#### 41) Report on Restructured Loans by Economic Activities (Template M-PRK-UK2-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
<b>i</b>	<b>Legal persons, residents</b>	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 and 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	Economic activities of households as employers					0					0
21	Economic activities of extra-territorial organisations and bodies					0					0
<b>II</b>	<b>Legal persons, non-residents</b>					0					0
<b>III</b>	<b>Households, residents</b>					0					0
<b>IV</b>	<b>Households, non-residents</b>					0					0
<b>*</b>	<b>Total (I+II+III+IV)</b>	0	0	0	0	0	0	0	0	0	0

Assumption of the debtor's receivables to third party					Reduction of the amount of debt, principal or interest				
Loans	Interest	Other	Collateral	Total	Loans	Interest	Other	Collateral	Total
0	0	0	0	0	0	0	0	0	0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
				0					0
0	0	0	0	0	0	0	0	0	0

#### 42) Report on Deposits and Funds at Escrow Account (Template M-D-RB)

(EUR 000)

No.	Deposits and funds at escrow account - EUR	Funds at escrow account	Demand deposits	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total deposits:	TOTAL
1.	Credit institutions, residents							0	0
2.	Credit institutions, 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-resident							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.	Other							0	0
<b>A.</b>	<b>Total deposits and funds at escrow account - EUR</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

No.	Deposits and funds at escrow account – other foreign currencies	Funds at escrow account	Demand deposits	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total deposits:	TOTAL
1.	Credit institutions, residents							0	0
2.	Credit institutions, 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-resident							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.	Other							0	0
<b>B.</b>	<b>Total deposits and funds at escrow account – other foreign currencies</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>C.</b>	<b>Interest payables</b>							<b>0</b>	<b>0</b>
<b>D.</b>	<b>Accruals and prepayments</b>							<b>0</b>	<b>0</b>

No.	Deposits and funds at escrow account - Summary	Funds at escrow account	Demand deposits	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total deposits:	TOTAL

1.	Credit institutions, residents							0	0
2.	Credit institutions, 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-resident							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.	Other							0	0
<b>E.</b>	<b>Total deposits and funds at escrow account (A+B)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>F.</b>	<b>Total deposits, funds at escrow account, interest, and accruals and prepayments (A + B + C + D)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

No.	Deposits of small and medium-sized enterprises	Funds at escrow account	Demand deposits	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total deposits:	TOTAL
G.	SME (residents)							0	0
H.	Large business undertakings (residents)							0	0
I.	Interest payables for SME (residents)							0	0
J.	Interest payables for large business undertakings (residents)							0	0
K.	Accruals and prepayments for SME (residents)							0	0
L.	Accruals and prepayments for large business undertakings (residents)							0	0

**43) Report on Largest Depositors of the Development Bank – 50 Largest Depositors (legal and natural persons) – (Template M-NDEP-RB)**

(EUR 000)

No.	Depositor	Demand deposits and funds at escrow account	Time deposits		Cash collateral	Interest rate		Total deposits*	Basis of connection	Share (%)*	Non-residents / Country of origin
			Amount	Maturity		Demand deposit	Time deposit				
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											
	<b>Total</b>										

**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	
<b>A</b>	<b>Borrowings</b>							
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	<b>Total A</b>							
<b>B</b>	<b>Interest payables</b>							
<b>C</b>	<b>Accruals and prepayments</b>							
<b>D</b>	<b>TOTAL: (A + B + C)</b>							

#### 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	

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

### a) Residual agreed maturity

(EUR  
000)

I	Financial assets in the balance sheet	1 - 7	8 - 15	16 - 30	31 - 90	91 - 180	181 - 365	1 - 5	Over 5	TOTAL
		days	days	days	days	days	days	years	years	
<b>1.</b>	<b>Cash, deposit accounts with central banks and receivables from credit institutions</b>									
1.a	Cash and cash equivalents									
1.c	Interest receivables and value adjustments									
<b>2.</b>	<b>Financial assets at amortised cost</b>									
2.a	receivables from credit institutions (due from banks)									
2.b	receivables from clients									
2.c	loans to credit institutions									
2.d	loans to clients									
2.e	securities									
2.f	other financial assets									
2.g	interest receivables, accruals and prepayments, and value adjustments									
<b>3.</b>	<b>Financial assets at fair value through other comprehensive income</b>									
3.a	receivables from credit institutions (due from banks)									
3.b	receivables from clients									
3.c	loans to credit institutions									
3.d	loans to clients									
3.e	securities									
3.f	other financial assets									
3.g	interest receivables, accruals and prepayments, and value adjustments									
<b>4.</b>	<b>Held-for-trading financial assets</b>									
4.a	receivables from credit institutions (due from banks)									
4.b	receivables from clients									
4.c	loans to credit institutions									
4.d	loans to clients									
4.e	securities									
4.f	other financial assets									
4.g	interest receivables, accruals and prepayments, and value adjustments									
<b>5.</b>	<b>Financial assets carried at fair value through profit and loss, not held for trading</b>									
5.a	receivables from credit institutions (due from banks)									
5.b	receivables from clients									
5.c	loans to credit institutions									
5.d	loans to clients									
5.e	securities									
5.f	other financial assets									
5.g	interest receivables, accruals and prepayments, and value adjustments									
<b>6.</b>	<b>Derivatives held for hedging</b>									
<b>7.</b>	<b>Other assets</b>									
	<b>Total:</b>									

II	Financial liabilities in the balance sheet	1 - 7	8 - 15	16 - 30	31 - 90	91 - 180	181 - 365	1 - 5	Over 5	TOTAL
		days	days	days	days	days	days	years	years	
<b>1.</b>	<b>Financial liabilities carried at amortised cost</b>									
1.a	deposits of credit institutions and central banks									
1.b	deposits of clients									
1.c	loans of credit institutions and central banks									
1.d	loans of clients other than credit institutions									
1.e	securities									
1.f	other financial liabilities									
1.g	interest and prepayments and accruals									
<b>2.</b>	<b>Financial liabilities held-for-trading</b>									
2.a	deposits of credit institutions and central banks									
2.b	deposits of clients									
2.c	loans of credit institutions and central banks									
2.d	loans of clients other than credit institutions									
2.e	securities									
2.f	other financial liabilities									
2.g	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	deposits of credit institutions and central banks									
3.b	deposits of clients									
3.c	loans of credit institutions and central banks									
3.d	loans of clients other than credit institutions									
3.e	other financial liabilities									
3.f	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	8 - 15	16 - 30	31 - 90	91 - 180	181 - 365	1 - 5	Over 5	TOTAL
		days	days	days	days	days	days	years	years	
1.	Maturity gap I-II									
2.	Cumulative gap									
	% of total funding sources									

## b) Expected maturity

(EUR  
000)

I	Financial assets in the balance sheet	1 - 7	8 - 15	16 - 30	31 - 90	91 - 180	181 - 365	1 - 5	Over 5	TOTAL
		days	days	days	days	days	days	years	years	
<b>1.</b>	<b>Cash, deposit accounts with central banks and receivables from credit institutions</b>									
1.a	Cash and cash equivalents									
1.b	Reserve requirements									
1.c	Interest receivables and value adjustments									
<b>2.</b>	<b>Financial assets at amortised cost</b>									
2.a	receivables from credit institutions (due from banks)									
2.b	receivables from clients									
2.c	loans to credit institutions									
2.d	loans to clients									
2.e	securities									
2.f	other financial assets									
2.g	interest receivables, accruals and prepayments, and value adjustments									
<b>3.</b>	<b>Financial assets at fair value through other comprehensive income</b>									
3.a	receivables from credit institutions (due from banks)									
3.b	receivables from clients									
3.c	loans to credit institutions									
3.d	loans to clients									
3.e	securities									
3.f	other financial assets									
3.g	interest receivables, accruals and prepayments, and value adjustments									
<b>4.</b>	<b>Held-for-trading financial assets</b>									
4.a	receivables from credit institutions (due from banks)									
4.b	receivables from clients									
4.c	loans to credit institutions									
4.d	loans to clients									
4.e	securities									
4.f	other financial assets									
4.g	interest receivables, accruals and prepayments, and value adjustments									
<b>5.</b>	<b>Financial assets carried at fair value through profit and loss, not held for trading</b>									
5.a	receivables from credit institutions (due from banks)									
5.b	receivables from clients									
5.c	loans to credit institutions									
5.d	loans to clients									
5.e	securities									
5.f	other financial assets									
5.g	interest receivables, accruals and prepayments, and value adjustments									
<b>6.</b>	<b>Derivatives held for hedging</b>									
<b>7.</b>	<b>Other assets</b>									
	<b>Total:</b>									

II	Financial liabilities in the balance sheet	1 - 7	8 - 15	16 - 30	31 - 90	91 - 180	181 - 365	1 - 5	Over 5	TOTAL
		days	days	days	days	days	days	years	years	
<b>1.</b>	<b>Financial liabilities carried at amortised cost</b>									
1.a	deposits of credit institutions and central banks									
1.b	deposits of clients									
1.c	loans of credit institutions and central banks									
1.d	loans of clients other than credit institutions									
1.e	securities									
1.f	other financial liabilities									
1.g	interest and prepayments and accruals									
<b>2.</b>	<b>Financial liabilities held-for-trading</b>									
2.a	deposits of credit institutions and central banks									
2.b	deposits of clients									
2.c	loans of credit institutions and central banks									
2.d	loans of clients other than credit institutions									
2.e	securities									
2.f	other financial liabilities									
2.g	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	deposits of credit institutions and central banks									
3.b	deposits of clients									
3.c	loans of credit institutions and central banks									
3.d	loans of clients other than credit institutions									
3.e	other financial liabilities									
3.f	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	8 - 15	16 - 30	31 - 90	91 - 180	181 - 365	1 - 5	Over 5	TOTAL
		days	days	days	days	days	days	years	years	
1.	Maturity gap I-II									
2.	Cumulative gap									
	% of total funding sources									

IV	CLIENT DEPOSIT STABILITY	1 - 7	8 - 15	16 - 30	31 - 90	91 - 180	181 - 365	1 - 5	Over 5	TOTAL
		days	days	days	days	days	days	years	years	
1.	demand deposits of clients - remaining agreed maturity									
2.	time deposits of clients - remaining agreed maturity									
<b>3.</b>	<b>total deposits of clients - remaining agreed maturity</b>									
4.	demand deposits of clients - expected maturity									
5.	time deposits of clients - expected maturity									
<b>6.</b>	<b>total deposits of clients - expected maturity</b>									

**47) Report on the Development Bank's Placements Granted Under Special Conditions (Template IPPU-RB)**

No.	Debtor's name (title)	Sub-account	Total matured exposure	Total outstanding exposure	Total matured and outstanding exposure	Off-balance sheet exposure	Approval date	Maturity date	Pas due days	Classification	Stage	Guarantees of the Government	Approved under special conditions
1	2	3	4	5	6=4+5	7	8	9	10	11	12	13	14
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													
<b>TOTAL</b>													

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

(EUR 000)

No.	DESCRIPTION	AMOUNT
<b>1=1.1+1.2</b>	<b>OWN FUNDS</b>	
<b>1.1 = 1.1.1+1.1.2</b>	<b>TIER 1 CAPITAL</b>	
<b>1.1.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (CET 1)</b>	
<b>1.1.1.1</b>	<b>Capital instruments eligible as CET 1 capital</b>	
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	
<b>1.1.1.2</b>	<b>Retained earnings</b>	
<b>1.1.1.3</b>	<b>Accumulated other comprehensive income - FVOCI</b>	
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	
<b>1.1.1.4</b>	<b>Other reserves</b>	
<b>1.1.1.5</b>	<b>(-) Year-end losses</b>	
<b>1.1.1.6</b>	<b>(-) Intangible assets</b>	
<b>1.1.1.7</b>	<b>(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences and do not include related tax liabilities</b>	
<b>1.1.1.8</b>	<b>(-) 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</b>	
<b>1.1.1.9</b>	<b>(-) direct and indirect holdings of CET1 instruments of financial sector entities exceeding 10% of CET 1 capital of the Development Bank</b>	
<b>1.1.1.10</b>	<b>(-) 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</b>	
<b>1.1.1.11</b>	<b>Other elements or deductions of CET 1 capital</b>	
<b>1.1.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (AT1)</b>	
<b>1.1.2.1</b>	<b>Capital instruments eligible as Additional Tier 1 Capital</b>	
1.1.2.1.1	Paid up capital instruments	
1.1.2.1.2	Share premium	
1.1.2.1.3	Non-eligible capital instruments	
1.1.2.1.4	(-) own Additional Tier 1 instruments	
<b>1.1.2.2</b>	<b>Other elements or deductions of Additional Tier 1 capital</b>	
<b>1.2</b>	<b>TER 2 CAPITAL</b>	
<b>1.2.1</b>	<b>Capital instruments eligible as Tier 2 Capital</b>	
1.2.1.1	Paid up capital instruments	
1.2.1.3	(-)Non-eligible capital instruments	
1.2.1.4	(-)own Tier 2 instruments	
<b>1.2.2</b>	<b>Other elements or deductions of Tier 2 capital</b>	

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

i

##### OWN FUNDS STRUCTURE

(EUR 000)

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

II

##### CAPITAL ADEQUACY RATIOS

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

III

##### RISK EXPOSURE PER THE RISK TYPE

red. br.	DESCRIPTION	Amount
1.	<b><u>UKUPAN IZNOS IZLOŽENOSTI RIZIKU</u></b>	<b>0</b>
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	

### 50) Report on Risk-Weighted Exposure to Credit Risk, Counterparty Credit Risk (Template PBAV-RB)

No.	POSITION	GROSS EXPOSURE	(-) VALUE ADJUSTMENTS/PROVISIONS (higher amount)	EXPOSURE NET OF VALUE ADJUSTMENTS/PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE						FUNDED CREDIT PROTECTION - FINANCIAL COLLATERAL COMPREHENSIVE METHOD (DEPOSIT)	EXPOSURE AFTER THE APPLICATION OF CREDIT RISK MITIGATION TECHNIQUES	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS				EXPOSURE AMOUNT	RISK WEIGHTS								RISK-WEIGHTED EXPOSURE AMOUNTS BEFORE APPLYING ADDITIONAL WEIGHTS		
					UNFUNDED CREDIT PROTECTION-ADJUSTED VALUES (G4)		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM				0	0.2	0.5	1		0	0.2	0.4	0.5	0.6	0.75	1	1.5			
					(-) GUARANTEES AND OTHER SURETIES	(-) CREDIT DERIVATIVES	(-) FINANCIAL COLLATERAL: SIMPLIFIED METHOD	(-) OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)																		
1	2	3	4	5=3-4	6	7	8	9	10=6+7+8+9	11	12	13=5-10+11-12	14	15	16	17	18=13-14-15+16-17/0.5	19	20	21	22	23	24	25	26	27=18*weight		
1.	exposures to central governments and central banks	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0
1.1.	of which: in default			0					0								0											0
1.2.	exposures to the Government of Montenegro and the CBCG			0					0								0											0
1.3.	exposures to Member States' central governments, and central banks denominated and funded in the domestic currency of that central government and central bank (Article 131 of the Decision)			0					0								0											0
1.4.	other exposures to central governments and central banks			0					0								0											0
1.5.	total exposure to central governments and central banks	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0
2.	exposures to regional government units or local self-government units	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0
2.1.	of which: in default			0					0								0											0
2.2.	Exposures to local self-government units in Montenegro			0					0								0											0
2.3.	exposures to regional government units or local self-government units in EU Member States			0					0								0											0
2.4.	exposures to regional government units or local self-government units from equivalent third countries			0					0								0											0
2.5.	other exposures to regional government units or local self-government units			0					0								0											0
2.6.	total exposure to regional government units or local self-government units	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0
3.	Exposures to public sector entities	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0
3.1.	of which: in default			0					0								0											0
3.2.	exposures with original maturity up to 3 months			0					0								0											0
3.3.	other exposures to public sector entities			0					0								0											0
3.4.	total exposure to public sector entities	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0
4.	exposures to multilateral development banks	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0
4.1.	of which: in default			0					0								0											0
4.2.	exposures to multilateral development banks			0					0								0											0
4.3.	total exposure to multilateral development banks	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0
5.	exposures to international organisations	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0
5.1.	of which: in default			0					0								0											0
5.2.	exposures to international organisations			0					0								0											0
5.3.	total exposure to international organisations	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0
6.	exposures to credit institutions	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0
6.1.	of which: in default			0					0								0											0
6.2.	exposures with a residual maturity of three months or less denominated and funded in the national currency of that credit institution			0					0								0											0
6.3.	exposures having a rating of nominated ECAI			0					0								0											0
6.4.	exposures not having a rating of nominated ECAI with original maturity exceeding 3 months			0					0								0											0
6.5.	exposures not having a rating of nominated ECAI with original maturity up to 3 months or less			0					0								0											0
6.6.	total exposure to credit institutions	0	0	0	0	0	0	0	0	0	0	0					0	0	0	0	0					0	0	0

7.	exposures to business undertakings (corporates)	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
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
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
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)

No.	Description	RELEVANT INDICATOR				Basis for calculating capital requirement	CAPITAL REQUIREMENT	Total operational risk exposure amount
		year-3	year-2	Last year	Total			
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
<b>Total</b>	<b>0</b>	<b>0</b>

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.	<b>TOTAL</b>											

<b>II</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>
<b>1.</b>	<b>Derivatives</b>	
1.1.	forwards	
1.2.	futures	
1.3.	swaps	
<b>2.</b>	<b>spot</b>	
2.1.	regular-way transaction	
<b>3.</b>	<b>securities financing transactions (SFT)</b>	
3.1.	repo transactions	
3.2.	other	

<b>III</b>	<b>TOTAL EXPOSURE AMOUNT</b>	
------------	------------------------------	--

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

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

### 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
<b>I</b>	<b>Shares</b>					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other shares					
<b>II</b>	<b>Bonds</b>					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other bonds					
<b>III</b>	<b>Futures contracts</b>					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other futures contracts					
<b>IV</b>	<b>Forward agreements</b>					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other forward agreements					
<b>V</b>	<b>Swap agreements</b>					
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.	Other swap agreements					

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

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

## 55) Report on Interest Rate Risk – Changes in Economic Value of Equity (Template RKS-EVE-RB)

(EUR 000)

I	RATE SENSITIVE ASSETS	overnight	1-30 days	1 to 3 months	3 to 6 months	6 to 9 months	9 to 12 months	12 months to 1.5 years	1.5 to 2 years	2 to 3 years	3 to 4 years	4 to 5 years	5 to 6 years	6 to 7 years	7 to 8 years	8 to 9 years	9 to 10 years	10 to 15 years	15 to 20 years	Over 20 years	TOTAL	
1.	Interest-bearing deposits in other institutions																					
2.	Interest-bearing securities																					
3.	Loans and other receivables																					
4.	Other sensitive assets																					
	<b>Total</b>																					
II	RATE SENSITIVE LIABILITIES	overnight	1-30 days	1 to 3 months	3 to 6 months	6 to 9 months	9 to 12 months	12 months to 1.5 years	1.5 to 2 years	2 to 3 years	3 to 4 years	4 to 5 years	5 to 6 years	6 to 7 years	7 to 8 years	8 to 9 years	9 to 10 years	10 to 15 years	15 to 20 years	Over 20 years	TOTAL	
1.	Interest-bearing deposits																					
2.	Interest-bearing borrowings																					
3.	Subordinated debt and bonds																					
4.	Other sensitive liabilities																					
	<b>Total</b>																					
III	GAP	overnight	1-30 days	1 to 3 months	3 to 6 months	6 to 9 months	9 to 12 months	12 months to 1.5 years	1.5 to 2 years	2 to 3 years	3 to 4 years	4 to 5 years	5 to 6 years	6 to 7 years	7 to 8 years	8 to 9 years	9 to 10 years	10 to 15 years	15 to 20 years	Over 20 years	TOTAL	
1.	GAP amount - (I) less (II) - Positive/Negative																					
2.	Cumulative gap - Positive/Negative																					
IV	time bucket midpoint	0.0028	0.0417	0.1667	0.375	0.625	0.875	1.25	1.75	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	12.5	17.5	25		
V	change in EVEto standardised shock																					
VI	% of own funds																					
VII	% of Tier 1 capital																					

### 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								
	<b>Total</b>								

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								
	<b>Total</b>								

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.	<b>GAP amount - (I) less (II) - Positive/Negative</b>								
2.	<b>Cumulative gap - Positive/Negative</b>								

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.							
	<b>Total</b>						

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 ( <i>only for the members of the group</i> )	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						







**61) Report on Doing Business with Persons Connected with the Development Bank (Template PPL-RB)**

No.	Name of connected person	Identification number	Basis for connection	RECEIVABLES FROM CONNECTED PERSONS						
				gross loans	deposits given (funds)	factoring	leasing a property or equipment	receivables on services provided	receivables on assets sold	investments
				4	5	6	7	8	9	10
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	Other									
32	<b>TOTAL</b>									





**62) Report on Available Liquid Assets, Liabilities and Executed Payments (Template RLS-RB)**

(EUR 000)

No.	Name	Amount
1	Cash	
2	Funds held with the Central Bank	
3	Funds held at the accounts with domestic banks (demand deposits)	
4	Funds held at the accounts with foreign banks (demand deposits)	
	<b>I Liquid assets and receivables</b>	
1	Matured liabilities on loans received	
2	Interest and fees payables	
3	Payables on time deposits	
4	20% of demand deposits	
5	10% of granted, but unused, irrevocable credit obligations (credit lines)	
6	Other matured liabilities	
	<b>II Matured liabilities for loans and borrowings</b>	
	<b>Surplus / Deficit ( I - II )</b>	
	<b>Liquidity indicator ( I / II)</b>	

**63) Report of Deposits of Legal and Natural Persons (Template DFLPL-RB)**

(EUR 000)

Description		Amount
Natural persons	demand	
	time	
Legal persons	demand	
	time	
<b>Total:</b>		