

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

(OGM 094/25 of 12 August 2025, 028/26 of 4 March 2026)

**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 and manner of 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) *Deleted. (Decision amending the Decision on Reporting of the Development Bank of Montenegro to the Central Bank of Montenegro, OGM 28/26);*
- 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) Deleted. (Decision amending the Decision on Reporting of the Development Bank of Montenegro to the Central Bank of Montenegro, OGM 28/26);
- 34) Deleted. (Decision amending the Decision on Reporting of the Development Bank of Montenegro to the Central Bank of Montenegro, OGM 28/26);
- 35) Report on Borrowings (Template M-P-RB);
- 36) Report on Borrowings Taken per Creditors (Template M-IP-RB);
- 37) Report on Assets and Liabilities Maturity Match (Template M-RU-RB);
- 38) Deleted. (Decision amending the Decision on Reporting of the Development Bank of Montenegro to the Central Bank of Montenegro, OGM 28/26);
- 39) Deleted. (Decision amending the Decision on Reporting of the Development Bank of Montenegro to the Central Bank of Montenegro, OGM 28/26).

(2) The Development Bank shall submit to the Central Bank the 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) Deleted. (Decision amending the Decision on Reporting of the Development Bank of Montenegro to the Central Bank of Montenegro, OGM 28/26);
- 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 MPRK_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) Deleted. (Decision amending the Decision on Reporting of the Development Bank of Montenegro to the Central Bank of Montenegro, OGM 28/26);
- 43) Deleted. (Decision amending the Decision on Reporting of the Development Bank of Montenegro to the Central Bank of Montenegro, OGM 28/26);
- 44) Report on Borrowings (Template M-P-RB);
- 45) Report on Borrowings Taken per Creditors (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) Deleted. (Decision amending the Decision on Reporting of the Development Bank of Montenegro to the Central Bank of Montenegro, OGM 28/26);
- 63) Deleted. (Decision amending the Decision on Reporting of the Development Bank of Montenegro to the Central Bank of Montenegro, OGM 28/26).

(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 5) to 7), item 11), items 18) to 22), items 30) to 32 and item 37) 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 6) to 15), items 27) to 31), items 39) to 41) and items 46) to 61) 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