

REPORT ON THE BALANCE AND TURNOVER OF THE FUNDS AT THE ACCOUNTS**FORM DATA**

1	ASSETS
	Cash and cash equivalents
1001	Cash in vault
1002	Cash in ATMs
1003	Cash in transit
1004	Damaged banknotes and coins
1007	Items for collection: Payment cards
1008	Items for collection: Other
1009	Funds held with banks abroad (demand deposits)
1010	Settlement account held with the Central Bank of Montenegro
1012	Other cash
1013	Coverage under letters of credit with foreign banks
1014	Coverage under guarantees with foreign banks
1015	Client's funds from custody operations
1019	Value adjustments of cash and cash equivalents
	Deposits with central banks
1103	Central Bank of Montenegro - non-interest bearing
1104	Central Bank of Montenegro - interest bearing
1107	Other central banks - non-interest bearing
1108	Other central banks - interest bearing
1109	Value adjustment of deposits with central banks
	Deposits with banks and other depository institutions
1120	State banks, residents – non-interest bearing
1121	State banks, residents – interest bearing
1122	State banks, residents –interest bearing (overnight)
1124	Private banks, residents - non-interest bearing
1125	Private banks, residents - interest bearing
1126	Private banks, residents - interest bearing (overnight)
1127	Funds at the account, domestic
1128	Banks/other depository institutions, non-residents – non-interest bearing (time deposits)
1129	Banks/other depository institutions, non-residents – interest bearing (time deposits)
1130	Banks/other depository institutions, non-residents –interest bearing (overnight)
1131	Banks/other depository institutions (parent bank and other members of the banking group), non residents –interest bearing (time deposits)
1132	Other state depository institutions, residents – non-interest bearing
1133	Other state depository institutions, residents – interest bearing
1134	Other state depository institutions, residents – interest bearing (overnight)
1136	Other private depository institutions, residents – non-interest bearing
1137	Other private depository institutions, residents – interest bearing
1138	Other private depository institutions, residents – interest bearing (overnight)
1140	Other - non-interest bearing
1141	Other - interest bearing
1149	Value adjustments of deposits with banks and other depository institutions
	Purchase and resell operations
1151	Securities purchased under agreement to resell
1159	Value adjustments of purchase and resell operations
	Derivative financial assets held for trading (fair value)
1160	Financial derivatives (instruments held for trading), residents
1161	Contracts related to interest rates, non-residents
1162	Contracts related to foreign exchange rate and equity securities, non-residents
1163	Other contracts that meet the definition of derivatives under IAS 39, non-residents
	Derivative financial assets used as hedging instrument (fair value)
1164	Financial derivatives (instruments used as security), residents
1165	Contracts related to interest rates, non-residents
1166	Contracts related to foreign exchange rate, non-residents
1167	Contracts related to equity securities, non-residents
1168	Other contracts that meet the definition of derivatives under IAS 39, non-residents
	Trading Securities
1170	Shares: non-residents
1171	Instruments other than stocks: Government of Montenegro
1172	Instruments other than stocks: Local self-government units
1173	Shares of companies that are engaged in financial activities: residents

1174	Shares of companies that are engaged in non financial activities: residents
1175	Instruments other than stocks – Others: residents
1176	Instruments other than stocks: non-residents
1177	Non amortized discount
1178	Non amortized premiums
	Securities carried at fair value through profit or loss
1180	Securities carried at fair value through profit or loss
	Available for sale securities
1190	Shares: non-residents
1191	Instruments other than stocks: Government of Montenegro
1192	Instruments other than stocks: Local self-government units
1193	Shares of companies engaged in financial activities: residents
1194	Shares of companies engaged in non-financial activities: residents
1195	Instruments other than stocks – Others: residents
1196	Instruments other than stocks: non residents
1197	Non amortized discount
1198	Non amortized premiums
1199	Value adjustments of available for sale securities
	Loans to banks and other depository institutions, financial institutions and companies engaged in financial activity
1201	Central Bank of Montenegro
1202	Other central banks
1203	State banks, residents
1204	Private banks, residents
1205	Banks / Other depository institutions, non-residents
1206	Other state depository institutions, residents
1207	Other private depository institutions, residents
1208	Other financial institutions, residents
1210	Other financial institutions, non-residents
1211	Insurance/reinsurance companies, residents
1212	Insurance/reinsurance companies, non-residents
1213	Companies engaged in finance lease activities, residents
1214	Companies engaged in finance lease activities, non-residents
1215	Companies engaged in brokerage activities at capital market, residents
1216	Companies engaged in brokerage activities at capital market, non-residents
1219	Value adjustments of loans to banks and other depository institutions, financial institutions and companies engaged in financial activity
	Loans to non-financial sector
1251	State companies, residents
1253	State companies, non-residents
1254	Local self-government public services
1256	Employees
1257	Non-government and other non-profit organisations: non-residents
1258	Non-government and other non-profit organisations: residents
1261	Private companies, residents
1262	Entrepreneurs
1264	Natural persons, residents
1265	Natural persons, non-residents
1266	Payment cards, residents
1267	Payment cards, non-residents
1268	Other
1269	Value adjustments of loans to non-financial sector
	Loans to the Government, other Budget of Montenegro beneficiaries, local-self government units and regulatory agencies
1271	Government of Montenegro
1272	Local self-government units
1273	Other Budget of Montenegro beneficiaries
1278	Regulatory agencies
1279	Value adjustments of loans to the Government, other Budget of Montenegro beneficiaries, local-self government units and regulatory agencies
	Loans to Funds
1281	Investment and Development Fund of Montenegro
1282	Employment Agency of Montenegro
1283	Health insurance fund of Montenegro
1284	Pension and Disability Fund of Montenegro

1285	Voluntary pension funds, residents
1286	Funds, non-residents
1287	Investment funds, residents
1288	Other Funds, residents
1289	Value adjustments of loans to Funds
	Trade loans (securitization)
1291	Trade loans (securitization)
	Servicing rights
1301	Servicing rights
1302	Accumulated amortization of servicing rights
1309	Valuation reserves for servicing rights
	Held-to-maturity securities
1401	Instruments other than stocks: Government of Montenegro
1402	Instruments other than stocks: Local self-government units
1404	Instruments other than stocks: Other residents
1405	Instruments other than stocks: Non residents
1407	Non amortized discount
1408	Non amortized premiums
1409	Value adjustments of held-to-maturity securities
	Factoring and forfaiting
1411	Purchase of receivables (factoring)
1412	Purchase of receivables (forfaiting)
1419	Value adjustments of factoring and forfaiting
	Equity investments (significant influence)
1451	Equity investments in entities engaged in financial activities, residents
1452	Equity investments in entities engaged in non-financial activities, non-residents
1453	Equity investments, non-residents
1459	Value adjustments of equity investments (significant influence)
	Investments in Subsidiaries (Control)
1471	Equity investments in subsidiaries engaged in financial activities, residents
1472	Equity investments in subsidiaries engaged in non-financial activities, non-residents
1473	Equity investments in subsidiaries, non-residents
1479	Value adjustments of equity investments in subsidiaries (control)
	Joint ventures
1481	Interests in jointly controlled entity engaged in financial activity, residents
1482	Interests in jointly controlled entity engaged in non-financial activity, residents
1483	Joint ventures, non-residents
1489	Value adjustments of joint ventures
	Bank receivables on acceptances, guarantees and bills of exchange outstanding
1500	Banks, residents
1501	Banks, non-residents
1502	Companies, residents
1503	Government of Montenegro
1504	Other beneficiaries of the Budget of Montenegro
1505	Local self-government units
1506	Public services of local self-government units
1507	Other depository institutions/other financial institutions/companies engaged in financial activity, residents
1508	Other depository institutions/other financial institutions/companies dealing with financial activity, non-residents
1509	Companies, non-residents
1510	Entrepreneurs
1511	Natural persons, residents
1512	Natural persons, non-residents
1513	Other
1519	Value adjustments of bank receivables on acceptances, guarantees and bills of exchange outstanding
	Receivables from custody operations
1601	Receivables on equity securities from custody operations with residents
1602	Receivables on debt securities from custody operations with residents
1603	Receivables on derivatives from custody operations with residents
1604	Receivables on custody operations with non-residents
1609	Value adjustments of receivables on custody operations
	Non-current assets held for sale
1710	Non-current assets held for sale – property, plant and equipment

1711	Non-current assets held for sale – investment property
1712	Non-current assets held for sale – other
1719	Value adjustments of non-current assets held for sale
	Fixed assets
1801	Land
1803	Buildings
1804	Depreciation of buildings
1805	Investment properties
1806	Depreciation of investment properties
1807	Plant and equipment
1808	Depreciation of plant and equipment
1809	Hardware
1810	Depreciation of hardware
1811	Office equipment
1812	Depreciation of office equipment
1813	Vehicles
1814	Depreciation of vehicles
1815	Other fixed assets
1816	Depreciation of other fixed assets
1817	Small inventory
1818	Depreciation of small inventory
1830	Fixed assets under construction
	Intangible Assets
1851	Goodwill
1852	Patents/Trademarks
1853	Concessions
1854	Computer programmes (software)
1856	Amortisation - Patents/Trademarks
1857	Amortization – Concessions
1858	Amortization of other intangible assets
1859	Other intangible assets
1860	Amortization of computer programmes (software)
1861	Intangibles under construction
	Interest receivables
1901	Receivables on invoiced interests: Loans
1902	Receivables on invoiced interests: Securities
1903	Receivables on invoiced interests: Deposits
1904	Receivables on interest overdrafts
1905	Receivables on invoiced interests: lease receivables
1906	Receivables on invoiced interests: cashable guarantees
1907	Receivables on invoiced interests: purchased receivables
1908	Receivables on invoiced interests: other
1909	Value adjustments of interest receivables
	Other Assets
1912	Receivables from agency activities
1913	Advance payments
1914	Other receivables on fees and commissions
1915	Maternity / sick leave payments due from Government
1916	Amounts due from frozen FX savings
1917	Suspense account
1918	Assets acquired based on collection of receivables
1920	Deferred tax asset
1921	Current tax assets
1922	Precious metals
1923	Cheques receivable
1924	Receivables from buyers
1925	Receivables on payment card operations
1926	Receivables from employees
1927	Other financial receivables
1928	Other business receivables
1929	Value adjustment of other assets
	Accruals and prepaid expenses
1930	Prepaid expenses
1931	Other accrued, yet not collected income
1932	Accruals: loans

1933 Accruals: securities
 1934 Accruals: deposits
 1935 Accruals: lease receivables
 1936 Accruals: guarantees
 1937 Accruals: purchased receivables
 1939 Value adjustment of accruals
 Accrued fees
 1941 Accrued fees: loans
 1942 Accrued fees: securities
 1943 Accrued fees: deposits
 1944 Accrued fees: lease receivables
 1945 Accrued fees: guarantees
 1946 Accrued fees: purchased receivables
3PK TOTAL ASSETS (from 1001 to 1946)

2

LIABILITIES

Borrowings from central banks

2101 Central Bank of Montenegro
 2102 Other central banks
Short-term borrowings
 2111 State banks, residents
 2112 Private banks, residents
 2113 Banks, non-residents
 2114 Other state depository institutions, residents
 2115 Other private depository institutions, residents
 2116 Other depository institutions/other financial institutions, non-residents
 2117 Parent banks
 2118 Other members of banking group
 2119 Government of Montenegro and other Budget of Montenegro beneficiaries
 2120 Other

Long-term borrowings

2131 State banks, residents
 2132 Private banks, residents
 2133 Banks, non-residents
 2134 Other state depository institutions, residents
 2135 Other private depository institutions, residents
 2136 Other depository institutions/other financial institutions, non-residents
 2137 Parent banks
 2138 Other members of banking group
 2139 Government of Montenegro and other Budget of Montenegro beneficiaries
 2140 Other

Liabilities on securities sold under repurchase agreement

2151 Securities sold under repurchase agreement

Liabilities based on custody operations

2201 Liabilities on custody operations with residents
 2202 Liabilities on custody operations with non-residents

Demand (sight) deposits of banks, other depository institutions, financial institutions and companies engaged in financial activity

2301 Companies engaged in finance lease operations, residents – non-interest bearing
 2302 Companies engaged in finance lease operations, residents – interest bearing
 2303 Companies engaged in brokerage activities at capital market, residents – non-interest bearing
 2304 Companies engaged in brokerage activities at capital market, residents - interest bearing
 2305 State banks, residents – non-interest bearing
 2306 State banks, residents – interest bearing
 2307 Private banks, residents – non-interest bearing
 2308 Private banks, residents – interest bearing
 2309 Banks, non-residents – non-interest bearing
 2310 Banks, non-residents – interest bearing
 2311 Other state depository institutions, residents – non-interest bearing
 2312 Other state depository institutions, residents – interest bearing
 2313 Other private depository institutions, residents – non-interest bearing
 2314 Other private depository institutions, residents – interest bearing
 2315 Other depository institutions/other financial institutions, non-residents – non-interest bearing
 2316 Other depository institutions/other financial institutions, non-residents – interest bearing
 2317 Others – non-interest bearing
 2318 Others – interest bearing

2319	Other financial institutions, residents – non-interest bearing
2320	Other financial institutions, residents – interest bearing
	Demand (sight) deposits of non-financial sector
2321	State companies, residents - non-interest bearing
2322	State companies, residents - interest bearing
2323	Public services of local self-government units – non-interest bearing
2324	Public services of local self-government units – interest bearing
2325	Private companies, residents - non-interest bearing
2326	Private companies, residents - interest bearing
2327	Entrepreneurs - non-interest bearing
2328	Entrepreneurs - interest bearing
2329	Companies, non-residents - non-interest bearing
2330	Companies, non-residents - interest bearing
2331	Natural persons, residents – non-interest bearing
2332	Natural persons, residents –interest bearing
2333	Natural persons, non-residents – non-interest bearing
2334	Natural persons, non-residents –interest bearing
2335	Companies, for payment and coverage under letters of credit
2336	Companies, for payment and coverage under guarantees
2339	Non government and other non-profit organizations, residents – non-interest bearing
2340	Non government and other non-profit organizations, residents – interest bearing
2341	Non government and other non-profit organizations, non-residents – non-interest bearing
2342	Non government and other non-profit organizations, non-residents – interest bearing
2343	Other - non-interest bearing
2344	Other - interest bearing
	Demand (sight) deposits of the Government, other Budget of Montenegro beneficiaries and local self-government units
2345	Government of Montenegro - non-interest bearing
2346	Government of Montenegro - interest bearing
2347	Local self-government units - non-interest bearing
2348	Local self-government units - interest bearing
2349	Other Budget of Montenegro beneficiaries- non-interest bearing
2350	Other Budget of Montenegro beneficiaries- interest bearing
2351	Others - non- interest bearing
2352	Others - interest bearing
	Demand (sight) deposits of regulatory agencies
2353	Regulatory agencies, residents – non-interest bearing
2354	Regulatory agencies, residents –interest bearing
2355	Regulatory agencies, non-residents – non-interest bearing
2356	Regulatory agencies, non-residents – interest bearing
	Demand (sight) deposits of Funds
2361	Investment and Development Fund of Montenegro – non-interest bearing
2362	Investment and Development Fund of Montenegro – interest bearing
2363	Employment Agency of Montenegro - non-interest bearing
2364	Employment Agency of Montenegro - interest bearing
2365	Health Insurance Fund - non-interest bearing
2366	Health Insurance Fund - interest bearing
2367	Pension and Disability Insurance Fund - non-interest bearing
2368	Pension and Disability Insurance Fund - interest bearing
2369	Voluntary pension funds, residents - non-interest bearing
2370	Voluntary pension funds, residents - interest bearing
2371	Funds, non-residents - non-interest bearing
2372	Funds, non-residents - interest bearing
2373	Investment Funds, residents - non-interest bearing
2374	Investment Funds, residents - interest bearing
2375	Others, residents - non-interest bearing
2376	Others, residents - interest bearing
	Demand (sight) deposits of insurance/reinsurance companies
2381	Private insurance/reinsurance companies, residents – non-interest bearing
2382	Private insurance/reinsurance companies, residents –interest bearing
2383	State insurance/reinsurance companies, residents – non-interest bearing
2384	State insurance/reinsurance companies, residents –interest bearing
2385	Insurance/reinsurance companies, non-residents – non-interest bearing
2386	Insurance/reinsurance companies, non-residents –interest bearing
	Funds at escrow account

2401 Banks, residents – non-interest bearing
 2402 Banks, residents –interest bearing
 2403 Banks, non-residents – non-interest bearing
 2404 Banks, non-residents –interest bearing
 2405 Other depository institutions, residents – non-interest bearing
 2406 Other depository institutions, residents –interest bearing
 2407 Other depository institutions, non-residents – non-interest bearing
 2408 Other depository institutions, non-residents –interest bearing
 2409 Other financial institutions/companies engaged in financial activity, residents – non-interest bearing
 2410 Other financial institutions/companies engaged in financial activity, residents – interest bearing
 2411 Other financial institutions/companies engaged in financial activity, non-residents – non-interest bearing
 2412 Other financial institutions/companies engaged in financial activity, non-residents –interest bearing
 2413 State companies - non-interest bearing
 2414 State companies - interest bearing
 2415 Private companies, residents - non-interest bearing
 2416 Private companies, residents - interest bearing
 2417 Companies, non-residents - non-interest bearing
 2418 Companies, non-residents - interest bearing
 2419 Entrepreneurs, non-interest bearing
 2420 Entrepreneurs, interest bearing
 2421 Government of Montenegro – non-interest bearing
 2422 Government of Montenegro –interest bearing
 2423 Other Budget of Montenegro beneficiaries- non-interest bearing
 2424 Other Budget of Montenegro beneficiaries- interest bearing
 2425 Local self-government units - non-interest bearing
 2426 Local self-government units - interest bearing
 2427 Public services of local self-government units – non-interest bearing
 2428 Public services of local self-government units – interest bearing
 2429 State funds – non-interest bearing
 2430 State funds –interest bearing
 2431 Regulatory agencies – non-interest bearing
 2432 Regulatory agencies –interest bearing
 2433 Private funds, residents – non-interest bearing
 2434 Private funds, residents –interest bearing
 2435 Private funds, non-residents – non-interest bearing
 2436 Private funds, non-residents –interest bearing
 2437 Natural persons, residents – non-interest bearing
 2438 Natural persons, residents –interest bearing
 2439 Natural persons, non-residents – non-interest bearing
 2440 Natural persons, non-residents –interest bearing
 2441 Non government and other non-profit organizations, residents – non-interest bearing
 2442 Non government and other non-profit organizations, residents – interest bearing
 2443 Non government and other non-profit organizations, non-residents – non-interest bearing
 2444 Non government and other non-profit organizations, non-residents – interest bearing
 2445 Other - non-interest bearing
 2446 Other - interest bearing

Time (term) deposits of banks, other depository institutions, financial institutions and companies engaged in financial activity

2501 Companies engaged in finance lease operations, residents – non-interest bearing
 2502 Companies engaged in finance lease operations, residents – interest bearing
 2503 Companies engaged in brokerage activities at capital market, residents – non-interest bearing
 2504 Companies engaged in brokerage activities at capital market, residents - interest bearing
 2505 State banks, residents – non-interest bearing
 2506 State banks, residents – interest bearing
 2507 Private banks, residents – non-interest bearing
 2508 Private banks, residents – interest bearing
 2509 Banks, non-residents – non-interest bearing
 2510 Banks, non-residents – interest bearing
 2511 Other state depository institutions, residents – non-interest bearing
 2512 Other state depository institutions, residents – interest bearing
 2513 Other private depository institutions, residents – non-interest bearing
 2514 Other private depository institutions, residents – interest bearing
 2515 Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents – non-interest bearing

2516	Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents – interest bearing
2517	Others – non-interest bearing
2518	Others – interest bearing
2519	Other financial institutions, residents – non-interest bearing
2520	Other financial institutions, residents – interest bearing
	Time (term) deposits of non-financial sector
2521	State companies, residents - non-interest bearing
2522	State companies, residents - interest bearing
2523	Public services of local self-government units – non-interest bearing
2524	Public services of local self-government units – interest bearing
2525	Private companies, residents - non-interest bearing
2526	Private companies, residents - interest bearing
2527	Entrepreneurs - non-interest bearing
2528	Entrepreneurs - interest bearing
2529	Companies, non-residents - non-interest bearing
2530	Companies, non-residents - interest bearing
2531	Natural persons, residents – non-interest bearing
2532	Natural persons, residents –interest bearing
2533	Natural persons, non-residents – non-interest bearing
2534	Natural persons, non-residents –interest bearing
2539	Non government and other non-profit organizations, residents – non-interest bearing
2540	Non government and other non-profit organizations, residents – interest bearing
2541	Non government and other non-profit organizations, non-residents – non-interest bearing
2542	Non government and other non-profit organizations, non-residents – interest bearing
2543	Other - non-interest bearing
2544	Other - interest bearing
	Time (term) deposits of the Government, other Budget of Montenegro beneficiaries, local self-government units
2545	Government of Montenegro - non-interest bearing
2546	Government of Montenegro - interest bearing
2547	Local self-government units - non-interest bearing
2548	Local self-government units - interest bearing
2549	Other Budget of Montenegro beneficiaries- non-interest bearing
2550	Other Budget of Montenegro beneficiaries- interest bearing
2551	Others - non- interest bearing
2552	Others - interest bearing
	Time (term) deposits of regulatory agencies
2553	Regulatory agencies, residents – non-interest bearing
2554	Regulatory agencies, residents –interest bearing
2555	Regulatory agencies, non-residents – non-interest bearing
2556	Regulatory agencies, non-residents – interest bearing
	Time (term) deposits of Funds
2561	Investment and Development Fund of Montenegro – non-interest bearing
2562	Investment and Development Fund of Montenegro – interest bearing
2563	Employment Agency of Montenegro - non-interest bearing
2564	Employment Agency of Montenegro - interest bearing
2565	Health Insurance Fund - non-interest bearing
2566	Health Insurance Fund - interest bearing
2567	Pension and Disability Insurance Fund - non-interest bearing
2568	Pension and Disability Insurance Fund - interest bearing
2569	Voluntary pension funds, residents - non-interest bearing
2570	Voluntary pension funds, residents - interest bearing
2571	Funds, non-residents - non-interest bearing
2572	Funds, non-residents - interest bearing
2573	Investment Funds, residents - non-interest bearing
2574	Investment Funds, residents - interest bearing
2575	Others, residents - non-interest bearing
2576	Others, residents - interest bearing
	Time (term) deposits of insurance/reinsurance companies
2581	Private insurance/reinsurance companies, residents – non-interest bearing
2582	Private insurance/reinsurance companies, residents –interest bearing
2583	State insurance/reinsurance companies, residents – non-interest bearing
2584	State insurance/reinsurance companies, residents –interest bearing
2585	Insurance/reinsurance companies, non-residents – non-interest bearing

2586	Insurance/reinsurance companies, non-residents –interest bearing
	Bank's liabilities on acceptances, guarantees and bills of exchange outstanding
2600	Banks, residents
2601	Banks, non-residents
2602	Companies, residents
2604	Government of Montenegro
2605	Other beneficiaries of the Budget of Montenegro
2606	Local self-government units
2607	Public services of local self-government units
2608	Other depository institutions/other financial institutions/companies engaged in financial activity, residents
2609	Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents
2610	Companies, non-residents
2611	Entrepreneurs
2612	Natural persons, residents
2613	Natural persons, non-residents
2614	Others
	Liabilities on securities issued
2800	Banks, residents
2801	Banks, non-residents
2802	Government of Montenegro
2803	Other beneficiaries of the Budget of Montenegro
2804	Local self-government units
2805	Other depository institutions/other financial institutions/companies engaged in financial activity, residents
2806	Other depository institutions/other financial institutions/companies engaged in financial activity, non-residents
2807	Companies, residents
2808	Companies, non-residents
2809	Others
2810	Non-amortised discount
	Derivative financial liabilities held for trading (fair value)
2811	Contracts related to interest rates, non-residents
2812	Contracts related to foreign exchange rate and equity securities, non-residents
2813	Other contracts that meet the definition of derivatives under IAS 39, non-residents
2814	Financial derivatives, residents
	Derivative financial liabilities used as hedging instruments (fair value)
2821	Contracts related to interest rates, non-residents
2822	Contracts related to foreign exchange rate, non-residents
2823	Contracts related to equity securities, non-residents
2824	Other contracts that meet the definition of derivatives under IAS 39, non-residents
2825	Financial derivatives, residents
	Financial liabilities carried at fair value through profit or loss
2831	Financial liabilities carried at fair value through profit or loss
	Subordinated debt and hybrid instruments
2850	Subordinated debt
2851	Subordinated debt: parent bank and other members of the banking group
2852	Hybrid instruments
2860	Conditional grants (MFI only)
2862	Deferred capital grants (MFI only)
	Interest payable and other liabilities
2901	Interest invoiced: Deposits
2902	Interest invoiced: Securities
2903	Interest invoiced: loans and borrowings
2904	Interest overdraft
2905	Interest invoiced: subordinated debt
2906	Interest invoiced: derivative financial liabilities
2907	Payables on agency activities
2908	Prepayment received
2909	Other tax payable
2910	Dividends payable
2911	Payroll: salaries
2912	Payroll: Pension and Disability Insurance Fund
2913	Payroll: Health

2914	Payroll: Unemployment
2915	Payroll: Other
2916	Payroll: local self-government unit, construction land
2917	Payroll: Court decisions
2918	Invoiced liabilities: suppliers
2919	Payables for fees and commissions
2920	Due to citizens for frozen foreign currency deposits
2921	Liabilities under financial lease (capital)
2922	Liabilities on payment cards
2923	Current tax payables
2924	Deferred tax liabilities
2925	Other liabilities
2929	Suspense account
	Provisioning
2930	Provisions for losses on off balance sheet assets
2931	Provisions for severance payments and jubilee rewards
2932	Provisions for unused annual leaves
2933	Provisions for lawsuits
2934	Provisions for other
	Accruals and deferred income
2941	Accruals and prepayments: loans
2942	Accruals and prepayments: debt securities
2943	Accruals and prepayments: deposits
2944	Accruals and prepayments: subordinated debt
2945	Accruals and prepayments: derivative financial liabilities
2946	Accruals and prepayments: other
2947	Deferred income
2948	Accrued expenses
	Accruals and prepayments on other bases
2951	Prepayments on fees: loans
2952	Prepayments on fees: debt securities
2953	Prepayments on fees: deposits
2954	Prepayments on fees: subordinated debt
2955	Prepayments on fees: other
2989	Non- controlling interest in equity (minority interests)
2999	Special account of general ledger opening/closing
	TOTAL LIABILITIES (from 2101 to 2999)
3	CAPITAL AND RESERVES (from 3001 to 3999)
3001	Issued capital - ordinary shares
3002	Issued capital - preferred shares
3003	Issue premium
3004	Acquired shares
3006	Reserves based on fair value
3007	Other reserves
3008	Profit and loss: accumulated from prior years
3009	Profit and loss: current year
3014	Reserves for acquired treasury shares
3015	Membership fees (CU only)
3021	Donated capital for credit fund: accumulated (MFI only)
3022	Donated capital for credit fund: current (MFI only)
3023	Donations for operations: accumulated (MFI only)
3024	Donations for operations: current (MFI only)
3025	Provisions for estimated losses under regulatory requirement
3026	Lacking amount of provisions for estimated losses under regulatory requirement
3999	Income summary
3PK	TOTAL LIABILITIES AND CAPITAL (from 2101 to 3999)
4	PROFIT AND LOSS ACCOUNT
	Interest income (TOTAL 4011 – 4099)
	Banks
4011	Short-term funds
4012	Repurchase operations
4014	Securities held to maturity
4015	Loans
4016	Trading securities
4017	Available for sale securities
4019	Other

Other depository institutions, other financial institutions and companies engaged in financial activity

4021 Short-term funds
4022 Repurchase operations
4024 Securities held to maturity
4025 Loans
4026 Trading securities
4027 Available for sale securities
4029 Other

Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies

4031 Short-term funds
4032 Repurchase operations
4034 Held-to-maturity securities
4035 Loans
4036 Trading securities
4037 Available-for-sale securities
4039 Other

Local self-government units

4041 Short-term funds
4042 Repurchase operations
4044 Held-to-maturity securities
4045 Loans
4046 Trading securities
4047 Available-for-sale securities
4049 Other

Private companies

4051 Short-term funds
4052 Repurchase operations
4054 Held-to-maturity securities
4055 Loans
4056 Trading securities
4057 Available-for-sale securities
4059 Other

Natural persons

4061 Short term funds
4065 Loans
4069 Other

Entrepreneurs

4071 Short term funds
4075 Loans
4079 Other

State companies

4081 Short-term funds
4082 Repurchase operations
4084 Held-to-maturity securities
4085 Loans
4086 Trading securities
4087 Available-for-sale securities
4089 Other

Other

4091 Short-term funds
4092 Repurchase operations
4095 Loans
4099 Other

Interest expenses (TOTAL 4111-4197)

Banks

4111 Deposits
4112 Repurchase operations
4115 Other borrowings
4116 Subordinated debt
4117 Securities
4119 Other

Other depository institutions, other financial institutions and companies engaged in financial activity

4121 Deposits
4122 Repurchase operations
4125 Other borrowings
4126 Subordinated debt
4127 Securities
4129 Other
Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies

4131 Deposits
4132 Repurchase operations
4135 Other borrowings
4136 Subordinated debt
4137 Securities
4139 Other

Local self-government units

4141 Deposits
4142 Repurchase operations
4145 Other borrowings
4146 Subordinated debt
4147 Securities
4149 Other

Private companies

4151 Deposits
4152 Repurchase operations
4155 Other borrowings
4156 Subordinated debt
4157 Securities
4159 Other

Natural persons

4161 Deposits
4166 Subordinated debt
4167 Securities
4169 Other

Entrepreneurs

4171 Deposits
4179 Other

State companies

4181 Deposits
4182 Repurchase operations
4185 Other borrowings
4189 Other

Other

4191 Deposits other persons
4192 Repurchase operations
4195 Other borrowings
4196 Subordinated debt
4197 Other

Fee and commission income (TOTAL 4310-4399)

Banks

4310 Payment cards and ATM operations
4311 Loans
4312 Off-balance sheet dealings
4313 Sureties
4314 Payment system
4315 Investment banking
4316 Accountancy
4317 Deposit insurance
4318 Other services
4319 Other

Other depository institutions, other financial institutions and companies engaged in financial activity

4320 Payment cards and ATM operations
4321 Loans
4322 Off-balance sheet dealings
4323 Sureties

4324	Payment system
4325	Investment banking
4326	Accountancy
4327	Deposit insurance
4328	Other services
4329	Other
	Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies
4330	Payment cards and ATM operations
4331	Loans
4332	Off-balance sheet dealings
4333	Sureties
4334	Payment system
4335	Investment banking
4336	Accountancy
4337	Deposit insurance
4338	Other services
4339	Other
	Local self-government units
4340	Payment cards and ATM operations
4341	Loans
4342	Off-balance sheet dealings
4343	Sureties
4344	Payment system
4345	Investment banking
4346	Accountancy
4347	Deposit insurance
4348	Other services
4349	Other
	Private companies
4350	Payment cards and ATM operations
4351	Loans
4352	Off-balance sheet dealings
4353	Sureties
4354	Payment system
4355	Investment banking
4356	Accountancy
4357	Deposit insurance
4358	Other services
4359	Other
	Natural persons
4360	Payment cards and ATM operations
4361	Loans
4362	Off-balance sheet dealings
4363	Sureties
4364	Payment system
4365	Investment banking
4366	Accountancy
4367	Deposit insurance
4368	Other services
4369	Other
	Entrepreneurs
4370	Payment cards and ATM operations
4371	Loans
4372	Off-balance sheet dealings
4373	Sureties
4374	Payment system
4375	Investment banking
4376	Accountancy
4377	Deposit insurance
4378	Other services
4379	Other
	State companies
4380	Payment cards and ATM operations
4381	Loans

4382 Off-balance sheet dealings
4383 Sureties
4384 Payment system
4385 Investment banking
4386 Accountancy
4387 Deposit insurance
4388 Other services
4389 Other
Other
4390 Payment cards and ATM operations
4391 Loans
4392 Off-balance sheet dealings
4393 Sureties
4394 Payment system
4395 Investment banking
4396 Accountancy
4397 Deposit insurance
4398 Other services
4399 Other

Fee and commission expenses (TOTAL 4510 – 4598)

Banks

4510 Payment cards and ATM operations
4511 Loans
4512 Off-balance sheet dealings
4513 Payment system expense to CBCG
4514 Payment system expense to other banks
4515 Sureties
4516 Investment banking
4517 Accountancy
4518 Deposit insurance
4519 Other

Other depository institutions, other financial institutions and companies engaged in financial activity

4520 Payment cards and ATM operations
4521 Loans
4522 Off-balance sheet dealings
4523 Sureties
4524 Payment system
4525 Investment banking
4526 Accountancy
4527 Deposit insurance
4528 Other

Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies

4530 Payment cards and ATM operations
4531 Loans
4532 Off-balance sheet dealings
4533 Sureties
4534 Payment system
4535 Investment banking
4536 Accountancy
4537 Deposit insurance
4538 Other

Local self-government units

4540 Payment cards and ATM operations
4541 Loans
4542 Off-balance sheet dealings
4543 Sureties
4544 Payment system
4545 Investment banking
4546 Accountancy
4547 Deposit insurance
4548 Other

Private companies

4550 Payment cards and ATM operations

4551	Loans
4552	Off-balance sheet dealings
4553	Sureties
4554	Payment system
4555	Investment banking
4556	Accountancy
4557	Deposit insurance
4558	Other
	Natural persons
4560	Payment cards and ATM operations
4561	Loans
4562	Off-balance sheet dealings
4563	Sureties
4564	Payment system
4565	Investment banking
4566	Accountancy
4567	Deposit insurance
4568	Other
	Entrepreneurs
4570	Payment cards and ATM operations
4571	Loans
4572	Off-balance sheet dealings
4573	Sureties
4574	Payment system
4575	Investment banking
4576	Accountancy
4577	Deposit insurance
4578	Other
	State companies
4580	Payment cards and ATM operations
4581	Loans
4582	Off-balance sheet dealings
4583	Sureties
4584	Payment system
4585	Investment banking
4586	Accountancy
4587	Deposit insurance
4588	Other
	Other
4590	Payment cards and ATM operations
4591	Loans
4592	Off-balance sheet dealings
4593	Sureties
4594	Payment system
4595	Investment banking
4596	Accountancy
4597	Deposit insurance
4598	Other
	Net gains (losses) from trading securities, derivatives and foreign currencies
4620	Net revenue from trading securities – stocks
4622	Net revenue from trading securities – not stocks
4624	Net gains (losses) from derivatives trading
4625	Net gains (losses) from FX trading (sport transactions)
4626	Net gains (losses) from change in fair value in hedge accounting
	Net gains (losses) from available for sale securities
4730	from Government of Montenegro
4740	from local self-government units
4770	Other issuers, stocks
4790	Other issuers, not stocks
	Net gains (losses) from financial instruments carried at fair value through profit or loss
4810	Net gains (losses) from financial instruments carried at fair value through profit or loss
	Net gains (losses) from securities held to maturity
4830	from Government of Montenegro
4840	from local self-government units
4870	Other issuers, not stocks

	Net gains (losses) from other equity investments
4894	Net gains (losses) from equity investments (significant influence)
4896	Net gains (losses) from equity investments (control)
4897	Net gains (losses) from joint ventures
	Net gains and losses from revaluation
4901	FX revaluation gains
4911	FX revaluation losses
	Net gains (losses) from repurchase operations
4916	Net gains (losses) from repurchase operations
	Net gains (losses) from custody operations
4917	Net gains (losses) from custody operations
	Income/expense related to securitisation and servicing
4925	Amortization expense on servicing rights
4926	Servicing for others – Income
4927	Servicing for others – Expense
	Dividend income
4931	Trading securities
4932	Available-for-sale securities
4933	Other
	Other
4990	Other operating income
4991	Income from collected written off receivables
4995	Other non-operating income
4996	Expenses based on direct write-off of receivables
4997	Donations for operations, fixed assets & in kind donations (MFI only)
4998	Deferred donations (MFI only)

TOTAL (4011-4998)
OPERATING EXPENSES

5

Costs of salaries and fringe benefits

5001	Net salaries
5002	Net sick leave benefits
5003	Net annual leave benefits
5004	Other net employee benefits
5005	Net transportation expense
5011	Net fees for maternity leave
5012	Contributions for pension and disability insurance to debit employee
5013	Contributions for health insurance paid by employee
5014	Contributions for unemployment insurance paid by employee
5015	Contributions for pension and disability insurance paid by employer
5016	Contributions for health insurance paid by employer
5017	Contributions for unemployment insurance paid by employer
5018	Contributions for Commercial Chambers of Montenegro paid by employer
5019	Contributions for solidarity paid by employer
5020	Contributions for Labour Fund paid by employer
5021	Contribution for professional rehabilitation of disabled persons paid by employer
5022	Surtax expense
5023	Tax expense
5027	Other payroll related costs
5028	Provision expenses for severance payments and jubilee rewards
5029	Provision expenses for unused annual leaves

Other employee expenses

5041	Professional education
5042	Travel and entertainment
5043	Travel expenses and per diems
5044	Training
5045	Other employee expenses

Business premise and equipment expenses

5051	Rent
5052	Building repairs and maintenance
5053	Security (Physical)
5054	Electricity
5055	Heating
5056	Water
5057	Cleaning (Janitorial services)
5058	Computer and equipment maintenance

5059	Operating leases
5060	Business premise related taxes
5081	Motor vehicle expenses
5082	Insurance
	Depreciation and amortization
5102	Buildings
5103	Investment properties
5104	Plant and equipment
5105	Office equipment
5106	Vehicles
5107	Hardware
5108	Computer programmes (software)
5109	Small inventory
5129	Other tangible assets
5132	Patents/Trademarks
5133	Concessions
5139	Other intangible assets
	Professional fees and expenses
5201	Audit
5202	Data processing
5203	Court expenses
5204	Other professional fees
5205	Customs and freight forwarding expenses
5206	Lawyer services expenses
5207	Securities related expenses
5208	Scholarship expenses
5209	Intellectual services expenses
5210	Accommodation expenses
5211	Consultancy services
5212	Cash transport expenses
	Other
5301	Telephone
5302	Telecommunication networks expenses
5303	Postage
5304	Stationery
5305	Subscriptions and donations
5306	Utility services
5307	Cleaning and laundry
5308	Entertainment expenses
5309	Fuel expenses
5310	Consumables
5321	Publications
5322	Advertising and marketing
5323	Printing and photocopying
5324	Value added taxes
5325	Other tax expenses
5326	Duties (property, tourist organisations, miscellaneous duties)
5399	Miscellaneous expenses
5401	Impairment of assets
5501	Current tax
5511	Deferred tax expense in the current period
5522	Gains on disposal of property, plant and equipment
5523	Losses on disposal of property, plant and equipment
	Allowances for impairment and provision expenses
5610	Allowances for impairment for loans and other receivables
5611	Allowances for impairment of deposits with banks, other depository institutions, other financial institutions and companies engaged in financial activity
5612	Allowances for impairment of factoring and forfaiting
5614	Allowances for impairment of available-for-sale securities
5615	Allowances for impairment of held-to-maturity securities
5616	Allowances for impairment of bank receivables on acceptances, guarantees and bills of exchange outstanding
5617	Allowances for impairment for other funds
5618	Allowances for impairment for interest receivables
5619	Provision expenses for off balance sheet obligations

5620 Other allowances for impairment
5621 Allowances for impairment of equity investments in subsidiaries (significant influence)
5622 Allowances for impairment of equity investments in associates
5624 Allowances for impairment for servicing rights
5627 Allowances for impairment for other assets
5628 Allowances for impairment for receivables from custody operations
5629 Allowances for impairment for accruals and prepayments
5630 Provision expenses for lawsuits
5631 Provision expenses for other

Non-operating and extraordinary expenses

5641 Non-operating expenses
5643 Realization of other activities (MFI only)
5651 Prior year adjustments
5660 Extraordinary income
5661 Extraordinary expenses

**TOTAL (5001 -15661)
OFF-BALANCE SHEET ITEMS**

9

Guarantees Given to

9010 Banks
9020 Other depository institutions, other financial institutions and companies engaged in financial activity
9030 Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies
9040 Local self-government units
9050 Companies
9060 Natural persons
9070 Entrepreneurs
9080 Other

Guarantees received from

9110 Banks
9120 Other depository institutions, other financial institutions and companies engaged in financial activity
9130 Government of Montenegro, other Budget of Montenegro beneficiaries and regulatory agencies
9140 Local self-government units
9150 Companies
9160 Natural persons
9170 Entrepreneurs
9180 Other

Letters of credit

9210 Confirmed
9220 Uncovered

Bill of exchange

9310 Issued

Cheques

9320 Received

Credit obligations given

9410 to banks
9420 to others
9421 Irrevocable credit obligations

Credit obligations received

9510 Banks
9520 Other
9530 Custody operations

Accrued interest

9620 Accrued Interest

Security interest (collateral) received

9710 Property
9720 Securities
9730 Other
9740 Given

Contractual value of derivative financial instruments held for trading (breakdown of asset accounts)

9751 Contractual value of derivative financial instruments related to interest rates
9752 Contractual value of derivative financial instruments related to foreign exchange rate
9753 Contractual value of derivative financial instruments related to equity securities
9754 Contractual value of derivative financial instruments that meet the definition of derivatives pursuant to IAS 39

Contractual value of derivative financial instruments used as hedging instruments

(breakdown of asset accounts), except account 9759

9755 Contractual value of derivative financial instruments related to interest rates
9756 Contractual value of derivative financial instruments related to foreign exchange rate
9757 Contractual value of derivative financial instruments related to equity securities
9758 Contractual value of derivative financial instruments that meet the definition of derivatives pursuant to IAS 39
9759 Contract value of derivative financial instruments (counter item to breakdown of liabilities accounts)

Contract value of derivative financial instruments held for trading (breakdown of liabilities accounts)

9760 Contractual value of derivative financial instruments related to interest rates
9761 Contractual value of derivative financial instruments related to foreign exchange rate
9762 Contractual value of derivative financial instruments related to equity securities
9763 Contractual value of derivative financial instruments that meet the definition of derivatives pursuant to IAS 39

Contractual value of derivative financial instruments used as hedging instruments (breakdown of liabilities accounts), from 9764 to 9767

9764 Contractual value of derivative financial instruments related to interest rates
9765 Contractual value of derivative financial instruments related to foreign exchange rate
9766 Contractual value of derivative financial instruments related to equity securities
9767 Contractual value of derivative financial instruments that meet the definition of derivatives pursuant to IAS 39

9768 Contractual value of derivative financial instruments (counter item to breakdown of liabilities accounts)

9769 Other asset off balance sheet items in EUR

9770 Other asset off balance sheet items in other foreign currencies

Assets held in trust from 9810 - 9840

9810 Securities and valuables of clients for safekeeping

9820 Other assets held for safekeeping

9830 Managed securities

9840 Other managed assets - including agency loans

9900 Memorandum Account

9910 Memorandum Account

9920 Memorandum Account

9930 Memorandum Account

9940 Memorandum Account

9950 Memorandum Account

9960 Memorandum Account

9970 Memorandum Account

9980 Memorandum Account

9990 Other liabilities off balance sheet items in EUR

9991 Other liabilities off balance sheet items in other foreign currencies

TOTAL OFF-BALANCE SHEET (except accounts 9759, 9768, and memorandum accounts from 9900 to 9980)

**SUPPORTING TABLE FOR THE BALANCE SHEET AND PROFIT AND LOSS
STATEMENT POSITIONS**

FORM DATA HELP

- data is entered into columns "Debit" and "Credit"

Account to be divided	<u>Account no.</u>	<u>Position</u>
1015	1	2. M-BS and M-KL1 C) position 1
1015	2	2. M-BS and M-KL1 C) position 2
1015	3	3. M-BS and M-KL1 C) position 30
1019	1	1. M-BS and M-ND position 6
1019	2	2. M-BS and M-KL1 E) position 1
1019	3	2. M-BS and M-KL1 E) position 2
1019	4	3. M-BS and M-KL1 E) position 30
1128	1	2. M-BS and M-KL1 A) position 2
1128	2	3. M-BS and M-KL1 A) position 6
1129	1	2. M-BS and M-KL1 A) position 2
1129	2	3. M-BS and M-KL1 A) position 6
1130	1	2. M-BS and M-KL1 A) position 2
1130	2	3. M-BS and M-KL1 A) position 6
1131	1	2. M-BS and M-KL1 A) position 2
1131	2	3. M-BS and M-KL1 A) position 6
1149	1	2. M-BS and M-KL1 E) position 1
1149	2	2. M-BS and M-KL1 E) position 2
1149	3	3. M-BS and M-KL1 E) position 5
1149	4	3. M-BS and M-KL1 E) position 6
1151	1	2. M-BS and M-KL1 C) position 1
1151	2	2. M-BS and M-KL1 C) position 2
1151	3	3. M-BS and M-KL1 C) position 30
1159	1	2. M-BS and M-KL1 E) position 1
1159	2	2. M-BS and M-KL1 E) position 2
1159	3	3. M-BS and M-KL1 E) position 30
1205	1	2. M-BS and M-KL1 B) position 2
1205	2	3. M-BS and M-KL1 B) position 6
1219	1	2. M-BS and M-KL1 D) position 1
1219	2	2. M-BS and M-KL1 D) position 2
1219	3	3. M-BS and M-KL1 D) position 3
1219	4	3. M-BS and M-KL1 D) position 4
1219	5	3. M-BS and M-KL1 D) position 5
1219	6	3. M-BS and M-KL1 D) position 6
1219	7	3. M-BS and M-KL1 D) position 7
1219	8	3. M-BS and M-KL1 D) position 8
1219	9	3. M-BS and M-KL1 D) position 30
1266	1	3. M-BS and M-KL1 B) position 26
1266	2	3. M-BS and M-KL1 B) position 28
1267	1	3. M-BS and M-KL1 B) position 27
1267	2	3. M-BS and M-KL1 B) position 29
1269	1	3. M-BS and M-KL1 D) position 11
1269	2	3. M-BS and M-KL1 D) position 12
1269	3	3. M-BS and M-KL1 D) position 13
1269	4	3. M-BS and M-KL1 D) position 14
1269	5	3. M-BS and M-KL1 D) position 15
1269	6	3. M-BS and M-KL1 D) position 22
1269	7	3. M-BS and M-KL1 D) position 23
1269	8	3. M-BS and M-KL1 D) position 24
1269	9	3. M-BS and M-KL1 D) position 25
1269	10	3. M-BS and M-KL1 D) position 26
1269	11	3. M-BS and M-KL1 D) position 27
1269	12	3. M-BS and M-KL1 D) position 28
1269	13	3. M-BS and M-KL1 D) position 29
1269	14	3. M-BS and M-KL1 D) position 30
1278	1	3. M-BS and M-KL1 B) position 19
1278	2	3. M-BS and M-KL1 B) position 20
1279	1	3. M-BS and M-KL1 D) position 16
1279	2	3. M-BS and M-KL1 D) position 17
1279	3	3. M-BS and M-KL1 D) position 18
1279	4	3. M-BS and M-KL1 D) position 19
1279	5	3. M-BS and M-KL1 D) position 20
1289	1	3. M-BS and M-KL1 D) position 9
1289	2	3. M-BS and M-KL1 D) position 10

1289	3	3. M-BS and M-KL1 D) position 21
1289	4	3. M-BS and M-KL1 D) position 30
1411	1	2. M-BS and M-KL1 C) position 1
1411	2	2. M-BS and M-KL1 C) position 2
1411	3	3. M-BS and M-KL1 C) position 30
1412	1	2. M-BS and M-KL1 C) position 1
1412	2	2. M-BS and M-KL1 C) position 2
1412	3	3. M-BS and M-KL1 C) position 30
1419	1	2. M-BS and M-KL1 E) position 1
1419	2	2. M-BS and M-KL1 E) position 2
1419	3	3. M-BS and M-KL1 E) position 30
1502	1	3. M-BS and M-KL1 C) position 11
1502	2	3. M-BS and M-KL1 C) position 12
1507	1	3. M-BS and M-KL1 C) position 3
1507	2	3. M-BS and M-KL1 C) position 5
1507	3	3. M-BS and M-KL1 C) position 7
1508	1	3. M-BS and M-KL1 C) position 4
1508	2	3. M-BS and M-KL1 C) position 6
1508	3	3. M-BS and M-KL1 C) position 8
1519	1	2. M-BS and M-KL1 E) position 1
1519	2	2. M-BS and M-KL1 E) position 2
1519	3	3. M-BS and M-KL1 E) position 3
1519	4	3. M-BS and M-KL1 E) position 4
1519	5	3. M-BS and M-KL1 E) position 5
1519	6	3. M-BS and M-KL1 E) position 6
1519	7	3. M-BS and M-KL1 E) position 7
1519	8	3. M-BS and M-KL1 E) position 8
1519	9	3. M-BS and M-KL1 E) position 11
1519	10	3. M-BS and M-KL1 E) position 12
1519	11	3. M-BS and M-KL1 E) position 13
1519	12	3. M-BS and M-KL1 E) position 14
1519	13	3. M-BS and M-KL1 E) position 15
1519	14	3. M-BS and M-KL1 E) position 16
1519	15	3. M-BS and M-KL1 E) position 17
1519	16	3. M-BS and M-KL1 E) position 18
1519	17	3. M-BS and M-KL1 E) position 24
1519	18	3. M-BS and M-KL1 E) position 25
1519	19	3. M-BS and M-KL1 E) position 30
1901	1	2. M-BS
1901	2	3. M-BS
1902	1	5. M-BS
1902	2	6. M-BS
1902	3	7. M-BS
1902	4	8.a. M-BS
1902	5	8.b. M-BS
1903	1	1. M-BS and M-ND position 7
1903	2	2. M-BS and M-KL1 position F/A
1903	3	3. M-BS and M-KL1 position F/A
1904	1	2. M-BS and M-KL1 position F/B
1904	2	3. M-BS and M-KL1 position F/B
1905	1	2. M-BS
1905	2	3. M-BS
1906	1	2. M-BS
1906	2	3. M-BS
1907	1	2. M-BS
1907	2	3. M-BS
1909	1	1. M-BS and M-ND position 8
1909	2	2. M-BS and M-KL1 position F/A
1909	3	3. M-BS and M-KL1 position F/B
1909	4	3. M-BS and M-KL1 position F/C
1909	5	8.a. M-BS
1909	6	8.b. M-BS
1929	1	16. M-BS
1929	2	17. M-BS
1932	1	2. M-BS
1932	2	3. M-BS
1933	1	5. M-BS
1933	2	6. M-BS
1933	3	7. M-BS
1933	4	8.a. M-BS
1933	5	8.b. M-BS
1934	1	2. M-BS
1934	2	3. M-BS
1935	1	2. M-BS

1935	2	3. M-BS
1936	1	2. M-BS
1936	2	3. M-BS
1937	1	2. M-BS
1937	2	3. M-BS
1939	1	2. M-BS and M-KL1 position G/A
1939	2	3. M-BS and M-KL1 position G/B
1939	3	3. M-BS and M-KL1 position G/C
1939	4	8.a. M-BS
1939	5	8.b. M-BS
1941	1	2. M-BS
1941	2	3. M-BS
1942	1	5. M-BS
1942	2	6. M-BS
1942	3	7. M-BS
1942	4	8.a. M-BS
1942	5	8.b. M-BS
1943	1	2. M-BS
1943	2	3. M-BS
1944	1	2. M-BS
1944	2	3. M-BS
1945	1	2. M-BS
1945	2	3. M-BS
1946	1	2. M-BS
1946	2	3. M-BS
2118	1	19. M-BS
2118	2	20. M-BS
2138	1	19. M-BS
2138	2	20. M-BS
2151	1	19. M-BS
2151	2	20. M-BS
2902	1	22. M-BS
2902	2	24. M-BS
2903	1	19. M-BS
2903	2	20. M-BS
2904	1	19. M-BS and M-P position B)
2904	2	20. M-BS and M-P position B)
2904	3	21. M-BS
2904	4	22. M-BS
2904	5	23. M-BS
2904	6	24. M-BS
2904	7	29. M-BS
2906	1	21. M-BS
2906	2	23. M-BS
2941	1	19. M-BS
2941	2	20. M-BS
2942	1	22. M-BS
2942	2	24. M-BS
2945	1	21. M-BS
2945	2	23. M-BS
2951	1	19. M-BS
2951	2	20. M-BS
2952	1	22. M-BS
2952	2	24. M-BS
4916	1	7. M-BU Fee and commission income
4916	2	8. M-BU Fee and commission expenses
4917	1	7. M-BU Fee and commission income
4917	2	8. M-BU Fee and commission expenses
4894	1	18. M-BU Other expenses
4894	2	19. M-BU Other income
4896	1	18. M-BU Other expenses
4896	2	19. M-BU Other income
4897	1	18. M-BU Other expenses
4897	2	19. M-BU Other income
5629	1	1. M-BU Interest income and similar income
5629	2	5. M-BU Impairment allowances
1904	3	2. M-BS i M-KL1 position F/C
1904	4	3. M-BS i M-KL1 position F/C

--	--

/ MFI name /

/ ID number /

BALANCE SHEET

FORM M-BS

(000 €)

No.	ASSETS	
1.	Cash and deposit accounts with central banks	
2.	Loans and receivables from banks	
3.	Loans and receivables from clients	
4.	Available-for-sale assets	
5.	Held-for-trading financial assets	
6.	Other assets carried at fair value through profit or loss	
7.	Derivative financial assets as hedging instruments	
8.	Investment securities	
8.a.	- available for sale	
8.b.	- held to maturity	
9.	Investments in associates and joint ventures at equity method	
10.	Investments in subsidiaries	
11.	Investment properties	
12.	Property, plant and equipment	
13.	Intangible assets	
14.	Current tax assets	
15.	Deferred tax assets	
16.	Other financial receivables	
17.	Other business receivables	
18.	TOTAL ASSETS:	
	LIABILITIES	
19.	Borrowings from banks	
20.	Borrowings from other clients	
21.	Held-for-trading financial liabilities	
22.	Financial liabilities carried at fair value through profit or loss	
23.	Derivative financial liabilities as hedging instruments	
24.	Issued debt securities	
25.	Provisions	
26.	Current tax liabilities	
27.	Deferred tax liabilities	
28.	Other liabilities	
29.	Subordinated debt	
30.	TOTAL LIABILITIES:	
	CAPITAL	
31.	Share capital	
32.	Issue premiums	
33.	Retained earnings	
34.	Current year profit/loss	
35.	Other reserves	
36.	Donated capital/equity	
37.	Non-controlling interests in equity	
38.	TOTAL CAPITAL: (31 to 37)	
39.	TOTAL LIABILITIES AND CAPITAL: (30 + 38)	

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name/

/ ID number /

BALANCE SHEET

FORM M-BS1

(000 €)

No.	ASSETS	
1.	Cash and deposit accounts with banks and other depository institutions	
1.a.	Cash and non interest-bearing deposits	
1.b.	Interest-bearing deposits	
1.c.	Client's funds from custody operations	
2.	Trading and available-for-sale assets, not stocks, and assets carried at fair value through profit or loss	
2.a.	Trading assets, not stocks	
2.b.	Available-for-sale assets, not stocks	
2.c.	Derivative financial assets held for trading	
2.d.	Derivative financial assets as hedging instruments (fair value)	
2.e.	Securities carried at fair value through profit or loss	
3.	Securities purchased under agreement to resell	
4.	Loans and lease operations	
4.a.	Less: Value adjustment of loans	
4.b.	Loans and lease operations, net of loss provisions	
5.	Held-to-maturity securities	
6.	Factoring and forfaiting	
7.	Receivables from custody operations	
8.	Business premise and other fixed assets	
9.	Non-current assets held for sale	
10.	Equity investments	
11.	Other assets	
12.	LESS: Value adjustment of other assets (except position 4.a.)	
13.	TOTAL ASSETS:	
	LIABILITIES	
14.	Securities sold under agreement to repurchase	
15.	Liabilities based on custody operations	
16.	Liabilities on loans and securities issued (borrowings)	
16.a.	Short-term borrowings - less than one year	
16.b.	Long-term borrowings - over one year	
16.c.	Liabilities on securities issued	
17.	Financial liabilities carried at fair value through profit or loss	
18.	Derivative financial liabilities held for trading (fair value)	
19.	Derivative financial liabilities used as hedging instruments (fair value)	
20.	Other liabilities	
21.	Provisions for loan losses on off-balance sheet exposures	
22.	Subordinated debt and hybrid instruments	
23.	TOTAL LIABILITIES:	
24.	MINORITY SHAREHOLDERS' INTEREST	
	CAPITAL	
25.	Share capital	
26.	Issue premiums	
27.	Retained earnings	
28.	Current year profit/loss	
29.	Other reserves	
30.	Donated capital	
31.	TOTAL CAPITAL: (25 to 30)	
32.	TOTAL LIABILITIES AND CAPITAL: (23 + 24 + 31)	

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

PROFIT AND LOSS STATEMENT

FORM M-BU

(000 €)

	POSITION	
1.	Interest income and similar income	
2.	Interest expense and similar expenses	
3.	NET INTEREST INCOME (1- 2)	
4.	Income from dividends	
5.	Allowances for impairment	
6.	Provision expenses	
7.	Fee and commission income	
8.	Fee and commission expense	
9.	NET FEE AND COMMISSION INCOME (7- 8)	
10.	Net gains/losses from financial instruments held for trading	
11.	Net gains/losses from financial instruments carried at fair value through profit or loss	
12.	Net gains/losses from investment securities	
13.	Change in fair value in hedge accounting	
14.	Net gains/losses from FX revaluation	
15.	Employee expenses	
16.	Overhead and administrative expenses	
17.	Depreciation expenses	
18.	Other expenses	
19.	Other income	
20.	OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	
21.	Profit tax	
22.	NET PROFIT/LOSS (20 - 21)	

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name/

/ ID number /

REPORT ON OTHER COMPREHENSIVE INCOME

FORM M-UOR

		(000 €)
No.	Position	Total:
1.	Net profit/loss	0
2.	Other comprehensive income (3+4+7+10+11-12)	0
3.	Items relating for foreign exchange changes	
4.	Net profit / loss based on available for sale financial assets	0
5.	Unrealised net gains/losses based on available for sale financial assets, before tax	
6.	Net reclassification adjustments relating to realised net gains/losses, before tax	
7.	Cash flow hedges	0
8.	Net gains/losses relating to hedging instruments recognised directly through capital, before tax	
9.	Net reclassification adjustments relating to realised net gains/losses, before tax	
10.	Actuarial gains/losses relating to long-term employee benefits	
11.	Revaluation of property, plant and equipment	
12.	Income tax relating to other comprehensive income components	
13.	TOTAL (1 - 2)	0

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON OFF-BALANCE SHEET RECORDS

FORM M-BS_VB

(000 €)

No.	Position	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	
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.a.	Other derivative financial instruments	
9.	Collateral based on receivables	
10.	Other items of bank's off-balance sheet exposure	
11.	Total	
12.	MEMORANDUM	
12.1.	Accrued interest	
12.2.	Other	

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON CASH AND DEPOSIT ACCOUNTS WITH CENTRAL BANKS

FORM M-ND

(000 €)

No.	Position	EUR	Foreign currency*	Total:
A	Cash and deposits with central banks	0	0	0
1.	Cash			0
2.	Cash in the process of collection			0
3.	Funds at settlement account with the Central Bank of Montenegro			0
4.	Deposits with the Central Bank of Montenegro			0
5.	Deposits with other central banks			0
B	Value adjustment of cash and deposits with central banks	0	0	0
6.	Value adjustment of cash and deposits with central banks			0
C	Interest receivables and value adjustment of interest receivables	0	0	0
7.	Receivables from invoiced interest: deposits			0
8.	Value adjustments of interest receivables			0
D	TOTAL: (A - B + C)	0	0	0

NOTE:

Total amount must be equal to the position 1 in the Form BS

* Foreign currencies denominated in EUR as at reporting date

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON CASH AND DEPOSITS ACCOUNTS WITH BANKS AND OTHER DEPOSITORY INSTITUTIONS

FORM M-ND1

(000 €)

No.	Position	EUR	Foreign currency*	Total:
1.	Cash			0
2.	Cash in process of collection			0
3.	Funds at settlement account with the Central Bank of Montenegro			0
4.	Funds at accounts with foreign banks (demand deposits)			0
5.	Deposits with the Central Bank of Montenegro			0
6.	Deposits with banks, residents			0
7.	Deposits with other depository institutions, residents			0
8.	Deposits with banks/other central banks/depository institutions, non-residents			0
9.	Funds of clients from custody operations			0
10.	TOTAL:	0	0	0

NOTE:

Total amount must be equal to the position 1 in the Form BS1

* Foreign currencies denominated in EUR as at reporting date

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

No.	Position	Demand deposits	Up to 3 months	From 3 months up to 1 year	From 1 to 3 years	Over 3 years	EUR	Other foreign currency ***	TOTAL
A	Deposits with banks and other depository institutions								
B	Gross loans								
C	Other receivables								
D	Value adjustment of gross loans								
E	Value adjustment of other receivables from banks and other clients								
F	Interest receivables and value adjustment of interest receivables								
G	Accruals and prepayments of interests and fees and value adjustment								
H	TOTAL (A+B+C-D-E+F+G)								

NOTE:

* Total amount of A) + B) + C) must be equal to the position 2 in the Form BS1

**Foreign currencies denominated in EUR as at reporting date

* Total of H must be equal to the positions 2a,2b,3a,3b,4a,4b,5a and 5b in the Form BS

C	Other receivables								
D	Value adjustment of gross loans								
E	Value adjustment of other receivables from banks and other clients								
F	Interest receivables and value adjustment of interest receivables								
G	Accruals and prepayments of interests and fees and value adjustment								
H	TOTAL (A+B+C-D-E+F+G)								

NOTE:

* Total amount of A) + B) + C) must be equal to the position 2 in the Form BS2

** Foreign currencies denominated in EUR as at reporting date

* Total of H must be equal to the positions 2a,2b,3a,3b,4a,4b,5a and 5b in the Form BS

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ID number

REPORT ON STRUCTURE OF LOANS AND OTHER RECEIVABLES BY PURPOSE

FORM M – SKN

No.	Loan purpose	A) Gross loans					B) Other receivables					C) Value adjustment of gross loans					D) Value adjustment of other receivables					
		Up 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up 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-earmarked) loans																					
10	Residential loans																					
11	Credit cards																					
12	Overdraft																					
13	Other																					
14	TOTAL					TOTAL A*					TOTAL B**					TOTAL C***					TOTAL D****	
E	Interest receivables and value adjustment of interest receivables																				TOTAL E)	
F	Value adjustments of interests and fees and value adjustment																				TOTAL F)	

No.	Summary	Up 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	TOTAL
A	Gross loans*	0	0	0	0	0
B	Other receivables **	0	0	0	0	0
C	Value adjustment of gross loans ***	0	0	0	0	0
D	Value adjustment of other receivables ****	0	0	0	0	0
E	Interest receivables and value adjustment of interest receivables	0	0	0	0	0
F	Value adjustments of interest and fees and value adjustment	0	0	0	0	0
G	TOTAL (A+B-C-D+E+F)*****	0	0	0	0	0

Note:
 * Total amount A) must be equal to total amount B) in the Form M-KL1 i.e. position 4 in the Form BS1

** Total amount B) must be equal to total amount A) + C) in the Form M-KL1

*** Total amount C) must be equal to total amount D) in the Form M-KL1

**** Total amount D) must be equal to total amount E) in the Form M-KL1

***** Total amount G) must be equal to the sum of htepositions 2 and 3 in the Form BS

Prepared by

/ name and family name /signature /phone number of authorised person /

Approved by

/ name and family name /signature /phone number of authorised person /

--	--

/ MFI name / /ID number/

REPORT ON LOANS AND OTHER RECEIVABLES FROM NATURAL PERSONS

FORM M-KFL

(€ 000)

No.	Type of loan	A) Gross loans						B) Other receivables						C) Value adjustment of gross loans					D) Value adjustment of other receivables					
		Number of sub-accounts	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Number of sub-accounts	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	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	
I	Cash - non-earmarked																							
II	Earmarked																							
1	Car purchase																							
2	Residential loans																							
3	Remodelling of residential or commercial building																							
4	Purchase of consumables																							
5	Other																							
III	Mortgage loans																							
IV	Lease operations																							
1	Cars																							
2	Equipment																							
3	Apartments																							
4	Other																							
V	Credit cards, natural persons																							
VI	Total I + II + III + IV+V						Total A*						Total B**					Total C***					Total D****	

Note:

Total amount A) must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category B) gross loans)

Total amount B) must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category C) other receivables)

Total amount C) must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category D) value adjustment of gross loans)

Total amount D) must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category E) value adjustment of other receivables)

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

No.	Summary	Up to 1 year		Over 1 year		TOTAL
		EUR	Other foreign currency	EUR	Other foreign currency	
A	Gross loans *					
B	Other receivables **					
C	Value adjustment of gross loans ***					
D	Value adjustment of other receivables ****					
E	Interest receivables and value adjustment of interest receivables					
F	Accruals and prepayments of interests and fees, and value adjustments					
G	TOTAL (A+B-C-D+E+F)					

No.	Industry	Funds at escrow account		Deposits				Total deposits	H) Total deposits and funds at escrow account
		EUR	Other foreign currency	Up to 1 year		Over 1 year			
				1	2	3	4	5	6
I	Legal persons, residents								
1	Agriculture, forestry and fishing								
2	Mining and quarrying								
3	Manufacturing industry								
4	Electricity supply								
5	Water supply								
6	Construction								
7	Wholesale, retail trade and repair of motor vehicles and motorcycles								
8	Transport and warehousing								
9	Accommodation and food services								
10	Information and communication								
11	Financial and insurance activities								
12	Real estate business								
13	Professional, scientific and technical activities								
14	Administrative and support service activities								
15	Public administration, defence and compulsory social insurance								
16	Education								
17	Health and social welfare								
18	Art, entertainment and recreational activities								
19	Other service activities								
20	Activities of households as employers								
21	Activities of extra-territorial organisations and bodies								
II	Natural persons, residents								
III	Non-residents								
H	Total (I+II+III) *****								
I	Interest payables								
J	Accruals and prepayments								
K	Total (H+I+J)								

NOTE:

- * Total amount A) must be equal to total amount of B) in the Form M-KL1
- ** Total amount B) must be equal to total amount of A) + C) in the Form M-KL1
- *** Total amount C) must be equal to total amount of D) in the Form M-KL1
- **** Total amount D) must be equal to total amount of E) in the Form M-KL1
- ***** Total amount E) must be equal to total amount of E) in the Form M-KL1

- ***** Total amount F) must be equal to total amount of F) in the Form M-KL1
- ***** Total amount G) must be equal to total amount of 2a,2b,3a,3b,4a,4b,5a and 5b in the Form M-BS
- ***** Total amount H) must be equal the position F in the Form M-D
- ***** Total amount I) must be equal the position C in the Form M-D
- ***** Total amount J) must be equal the position D in the Form M-D
- ***** Total amount K) must be equal the position 17 a,17b,18a,18b,19a and 19b in the Form BS

Prepared by
/ name and family name / signature / phone number of authorised person /

Approved by
/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON PAST DUE LOANS AND RECEIVABLES FROM BANKS AND OTHER CLIENTS

No.	POSITION	A) Deposits with banks and other depository institutions					B) Gross loans				
		31-90 days past due receivables	91-270 days past due receivables	271-365 days past due receivables	Over 365 days past due receivables	TOTAL	31-90 days past due loans	91-270 days past due loans	271-365 days past due loans	Over 365 days past due loans	TOTAL
		1	2	3	4	5 (1+2+3+4)	6	7	8	9	10 (6+7+8+9)
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-resident					0					0
7	Companies engaged in financial activity, residents					0					0
8	Companies engaged in financial activity, non-residents					0					0
9	Private funds, residents					0					0
10	Funds, non-residents					0					0
11	State companies					0					0
12	Private companies					0					0
13	Entrepreneurs					0					0
14	Public services of local self-government units					0					0
15	Private companies - 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
F	Interest receivables and value adjustment of interest receivables					0					0
G	Accruals and prepayments: interests and fees and value adjustment					0					0

R.br.	Summary	From 31 to 90 days	From 91 to 270 days	From 271 to 365 days	Over 365 days	TOTAL
A	Deposits with banks and other depository institutions	0	0	0	0	0
B	Gross loans	0	0	0	0	0
C	Other receivables	0	0	0	0	0
D	Value adjustment of gross loans	0	0	0	0	0
E	Value adjustment of other receivables from banks and other clients	0	0	0	0	0
F	Interest receivables and value adjustment of interest receivables	0	0	0	0	0
G	Accruals and prepayment: interest and fees and value adjustment	0	0	0	0	0
H	TOTAL (A+B+C-D-E+F+G)	0	0	0	0	0

NOTE:

Past due loans or lease operations where repayment of principal or interest tranche (instalment) is more than 31 days past due, and/or where repayment of principal or interest is past due 31 days and over

Prepared by

/ name and family name /signature /phone number of authorised person /

Approved by

/ name and family name /signature /phone number of authorised person /

--	--

/ MFI name /

/ID number/

REPORT ON ASSET CLASSIFICATION

FORM M-KA1

Asset classification

(000 €)

No.	Balance sheet asset items	Cash collateral 1	Other collateral 2	Classification					Total 8 (3+4+5+6+7)
				A	B	C	D	E	
				3	4	5	6	7	
1.	Total loans and receivables (1a+1b+1c+1d+1e+1f)	0	0	0	0	0	0	0	0
1.a	Loans from banks and clients								0
1.b	Funds and deposits from banks								0
1.c	Interest rate								0
1.d	Factoring and forfaiting								0
1.e	Bank receivables on acceptances, guarantees and bills of exchange outstanding								0
1.f	Accruals and prepayments								0
2.	Investment securities								0
3.	Investments in associates, joint ventures under equity method and subsidiaries								0
4.	Other asset items for which provisions are established								0
5.	Assets for which loan loss provisions are established (1+2+3+4)	0	0	0	0	0	0	0	0
6.	Calculated regulatory loan loss reserves (1a+1b+1c+1d+1e+1f)								0
7.	Value adjustments for loan losses for positions: 1a+1b+1c+1d+1e+1f								0
8.	Required regulatory reserves from income for estimated loan losses (6-7)								0
9.	Calculated regulatory reserves for losses on other asset items (2,3,4)								0
10.	Value adjustment for other asset items (2,3,4)								0
11.	Required regulatory reserves from income for estimated asset losses (9-10)								0
12.	Total calculated regulatory loan loss provisions and other asset items (6+9)	0	0	0	0	0	0	0	0
13.	Total value adjustment for loans and other asset items (7+10)	0	0	0	0	0	0	0	0
14.	Total required regulatory reserves from income for estimated loan and asset losses (8+11)								0
15.	Special regulatory reserves from income for estimated asset losses (account 3025)								0
16.	Amount of lacking reserves (14-15)								0
17.	On-balance sheet assets for which reserves for estimated losses are not established								0
18.	Total assets: (5+17)	0	0	0	0	0	0	0	0
19.	Total assets: (18-13)	0	0	0	0	0	0	0	0

No.	Collateral by categories	A	B	C	D	E	TOTAL
1.	Loans or portion of loans secured by cash collateral						0
2.	Loans or portion of loans secured by other collateral with code						0
3.	Other placements secured by cash collateral						0
4.	Other placements secured by other eligible collateral (code)						0

Note

* Total amount must be equal to the position 18 in the Form M-BS

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ID number/

REPORT ON OFF-BALANCE SHEET ASSET CLASSIFICATION

FORM M-KA2

Asset classification

(000 €)

No	Off-balance sheet asset items	Cash collateral	Other collateral	Classification					Total
				A	B	C	D	E	
		1	2	3	4	5	6	7	8 (3+4+5+6+7)
1.	Guarantees issued								0
2.	Credit obligations given (approved, unused loans)								0
3.	Bill of exchange securities and bill of exchange acceptances								0
4.	Other sureties								0
5.	Uncovered letter of credits								0
6.	Other balance sheet items for which the reserves are established								0
7.	Off balance sheet for which loan loss provisions are established (1+2+3+4+5+6)	0	0	0	0	0	0	0	0
8.	Calculated regulatory reserves on off balance sheet items								0
9.	Reserves for losses on off-balance sheet								0
10.	Required regulatory reserves for losses on off balance sheet (8-9)	0	0	0	0	0	0	0	0
11.	Special regulatory reserves for losses on off-balance sheet (account 3025)								0
12.	Amount of lacking reserves on off-balance sheet (10-11)								0
13.	Off balance sheet assets for which reserves for estimated losses are not established								0
14.	Total off-balance sheet: (7+13)	0	0	0	0	0	0	0	0

no	Collateral by categories	A	B	C	D	E	UKUPNO
1.	Off-balance sheet items secured by cash collateral						0
2.	Off-balance sheet items secured by other eligible collateral (code)						0

Note

* Total off-balance sheet must be equal to the position 11 in the Form BS-VB

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name / / ID number/

REPORT ON CLASSIFICATION OF ASSETS AND LIST OF NON-PERFORMING ASSETS

FORM M-KNA_B

No	Debtor's name	Loans	Funds and deposits with banks	Interest rate	Factoring and forfaiting	Other receivables	Total	Total calculated regulatory reserves for loan losses and other asset items	adjustment for loans and other asset items	regulatory reserves from income for estimated loan and asset losses	regulatory reserves from income for estimated asset losses (account 3025)	Amount of lacking reserves	Categories C,D and E	Collateral	Code of collateral
1	2	1	2	3	4	5	6 (1+2+3+4+5)	7	8	9 (7-8)	10	11=9-10	12	13	14
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.	OTHERS C						0					0			
24.	OTHERS D						0					0			
25.	OTHERS E						0					0			
Total			0	0	0	0	0	0	0	0	0	0		0	

Note: Table represents sum of categories C, D and E from the Form KA1

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

ID number /

REPORT ON CLASSIFICATION OF OFF-BALANCE SHEET AND LIST OF NON-PERFORMING BALANCE SHEET ASSETS

FORM M-KNA_VB

No.	Debtor	Guarantees	Letters of credit	s based on non-performing off-balance sheet commitments	Other	Off-balance sheet total	regulatory reserves on off-balance sheet items	provisions on off-balance sheet	regulatory reserves for losses on off-balance sheet (6.7)	reserves for losses on off-balance sheet	(account Amount of lacking reserves	Categories C, D and E	Collateral	Code of collateral
1	2	1	2	3	4	5 (1+2+3+4)	6	7	8 (6-7)	9	10 (8-9)	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.	OTHERS C					0								
24.	OTHERS D					0								
25.	OTHERS E					0								
Total		0	0	0	0	0	0	0	0	0	0		0	

Note: Table represents sum of categories C, D and E from the Form KA2

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

/ MFI name /

/ ID number /

REPORT ON BORROWINGS

FORM M-IP
(000 €)

No.	Creditor's name	Approval date	Original amount	Maturity date	Interest rate	As at
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.	Others					
	Total		0			0

Note:

Total amount must be equal to the position A) total in the Form M-P

Total amount must be equal to the sum of the positions 16a and 16b in the Form BS1

Prepared by

/ name and family name / signature / phone number of
authorised person /

Approved by

/ name and family name / signature / phone number of
authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON BORROWINGS TAKEN

FORM M-P

(000 €)

No.	Position	EUR		Other foreign currencies		Total		TOTAL:
		Up to 1 year	Over 1 year	Up to 1 year	Over 1 year	Up to 1 year	Over 1 year	
A	Borrowings	0	0	0	0	0	0	0
1.	Central Bank of Montenegro					0	0	0
2.	Other central banks					0	0	0
3.	Banks, residents					0	0	0
4.	Banks, non-residents					0	0	0
5.	Other depository institutions, residents					0	0	0
6.	Other depository institutions / other financial institutions, non-residents					0	0	0
7.	Government of Montenegro					0	0	0
8.	Others					0	0	0
B	Interest payables					0	0	0
C	Accruals and prepayments					0	0	0
D	TOTAL: (A + B + C)	0	0	0	0	0	0	0

NOTE:

Total amount A must be equal to the sum of the positions 14, 16a and 16b in the Form BS1

Total amount D must be equal to the sum of the positions 19 and 20 in the Form BS

* Foreign currencies denominated in EUR as at reporting date

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

b) Prema očekivanom dospijeću

I	Financial assets in the balance sheet	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 - 365 days	1 - 5 years	Over 5 years	TOTAL
1.	Cash, deposits with central banks and receivables from banks	0	0	0	0	0	0	0	0	0
1.a	Cash and cash equivalents									0
1.b	Funds with banks									0
2.	Loans									0
3.	Held-for-trading financial assets									0
4.	Available-for-sale securities									0
5.	Held-to-maturity securities									0
6.	Derivative financial assets as hedging instruments									0
7.	Other assets carried at fair value through profit and loss									0
8.	Other receivables									0
	Total :	0	0	0	0	0	0	0	0	0

II	Financial liabilities in the balance sheet	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 - 365 days	1 - 5 years	Over 5 years	TOTAL
1.	Total borrowings	0	0	0	0	0	0	0	0	0
1.a	Borrowings from Government									0
1.b	Borrowings from investment and development fund									0
1.c	Borrowings from ther credit and financial institutions									0
1.d	Interest payables and prepayments and accruals									0
2.	Issued debt securities									0
2.a	Interest payables and prepayments and accruals									0
3.	Held-for-trading financial liabilities									0
3.a	Interest payables and prepayments and accruals									0
4.	Financial liabilities carried at fair value through profit or loss									0
4.a	Interest payables and prepayments and accruals									0
5.	Derivative financial liabilities as hedging instruments									0
5.a	Interest payables and prepayments and accruals									0
6.	Other matured liabilities									0
7.	Subordinated debts									0
	Total :	0	0	0	0	0	0	0	0	0

III	DIFFERENCE :	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 - 365 days	1 - 5 years	Over 5 years	TOTAL
1.	Maturity gap I-II	0	0	0	0	0	0	0	0	0
2.	Cumulative gap	0	0	0	0	0	0	0	0	0
	% of total sources of funds									

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

BALANCE SHEET

FORM BS

(000 €)

No.	ASSETS	
1.	Cash and deposit accounts with central banks	
2.	Loans and receivables from banks	
3.	Loans and receivables from clients	
4.	Available-for-sale assets	
5.	Held-for-trading financial assets	
6.	Other assets carried at fair value through profit or loss	
7.	Derivative financial assets as hedging instruments	
8.	Investment securities	
8.a.	- available for sale	
8.b.	- held to maturity	
9.	Investments in associates and joint ventures at equity method	
10.	Investments in subsidiaries	
11.	Investment properties	
12.	Property, plan and equipment	
13.	Intangible assets	
14.	Current tax assets	
15.	Deferred tax assets	
16.	Other financial receivables	
17.	Other business receivables	
18.	TOTAL ASSETS:	
	LIABILITIES	
19.	Borrowings from banks	
20.	Borrowings from other clients	
21.	Held-for-trading financial liabilities	
22.	Financial liabilities carried at fair value through profit or loss	
23.	Derivative financial liabilities as hedging instruments	
24.	Issued debt securities	
25.	Provisions	
26.	Current tax liabilities	
27.	Deferred tax liabilities	
28.	Other liabilities	
29.	Subordinated debt	
30.	TOTAL LIABILITIES:	
	CAPITAL	
31.	Share capital	
32.	Issue premiums	
33.	Retained earnings	
34.	Current year profit/loss	
35.	Other reserves	
36.	Donated capital/holdings	
37.	Non-controlling interests in equity	
38.	TOTAL CAPITAL: (31 to 37)	
39.	TOTAL LIABILITIES AND CAPITAL: (30 + 38)	

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--	--

/ MFI name/

/ ID number /

BALANCE SHEET

FORM BS1

(000 €)

No.	ASSETS	
1.	Cash and deposit accounts with banks and other depository institutions	
1.a.	Cash and non interest-bearing deposits	
1.b.	Interest-bearing deposits	
1.c.	Client's funds from custody operations	
2.	Trading and available for sale assets, not stocks, and assets carried at fair value through profit or loss	
2.a.	Trading assets, not stocks	
2.b.	Available for sale assets, not stocks	
2.c.	Derivative financial assets held for trading	
2.d.	Derivative financial assets as hedging instruments (fair value)	
2.e.	Securities carried at fair value through profit or loss	
3.	Securities purchased under agreement to resell	
4.	Loans and lease operations	
4.a.	Less: Value adjustment of loans	
4.b.	Loans and lease operations, net of loss provisions	
5.	held to maturity Securities	
6.	Factoring and forfaiting	
7.	Receivables from custody operations	
8.	Business premise and other fixed assets	
9.	Non-current assets held for sale	
10.	Equity investments	
11.	Other assets	
12.	LESS: Value adjustment of other assets (except position 4.a.)	
13.	TOTAL ASSETS:	
	LIABILITIES	
14.	Securities sold under agreement to repurchase	
15.	Liabilities based on custody operations	
16.	Liabilities on loans and securities issued (borrowings)	
16.a.	Short-term borrowings - less than one year	
16.b.	Long-term borrowings - over one year	
16.c.	Liabilities on securities issued	
17.	Financial liabilities carried at fair value through profit and loss	
18.	Derivative financial liabilities held for trading (fair value)	
19.	Derivative financial liabilities used as hedging instruments (fair value)	
20.	Other liabilities	
21.	Provisions for loan losses on off-balance sheet exposures	
22.	Subordinated debt and hybrid instruments	
23.	TOTAL LIABILITIES:	
24.	MINORITY SHAREHOLDERS' INTEREST	
	CAPITAL	
25.	Share capital	
26.	Issue premiums	
27.	Retained earnings	
28.	Current year profit/loss	
29.	Other reserves	
30.	Donated capital	
31.	TOTAL CAPITAL: (25 to 30)	
32.	TOTAL LIABILITIES AND CAPITAL: (23 + 24 + 31)	

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

PROFIT AND LOSS STATEMENT

FORM BU

(000 €)

	POSITION	
1.	Interest income and similar income	
2.	Interest expense and similar expenses	
3.	NET INTEREST INCOME (1- 2)	
4.	Income from dividends	
5.	Allowances for impairment	
6.	Provision expenses	
7.	Fee and commission income	
8.	Fee and commission expense	
9.	NET FEE AND COMMISSION INCOME (7- 8)	
10.	Net gains/losses from financial instruments held for trading	
11.	Net gains/losses from financial instruments carried at fair value through profit and loss	
12.	Net gains/losses from investment securities	
13.	Change in fair value in hedge accounting	
14.	Net gains/losses from FX revaluation	
15.	Employee expenses	
16.	Overhead and administrative expenses	
17.	Depreciation expenses	
18.	Other expenses	
19.	Other income	
20.	OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	
21.	Profit tax	
22.	NET PROFIT/LOSS (20 - 21)	

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name

/ ID number /

REPORT ON OTHER COMPREHENSIVE INCOME

FORM M-UOR

No.	Position	(000 €) Total:
1.	Net profit/loss	0
2.	Other comprehensive income (3+4+7+10+11-12)	0
3.	Items relating for foreign exchange changes	
4.	Net profit / loss based on available for sale financial assets	0
5.	Unrealised net gains/losses based on available for sale financial assets, before tax	
6.	Net reclassification adjustments relating to realised net gains/losses, before tax	
7.	Cash flow hedges	0
8.	Net gains/losses relating to hedging instruments recognised directly through capital, before tax	
9.	Net reclassification adjustments relating to realised net gains/losses, before tax	
10.	Actuarial gains/losses relating to long-term employee benefits	
11.	Revaluation of property, plant and equipment	
12.	Income tax relating to other comprehensive income components	
13.	TOTAL (1 - 2)	0

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON OFF-BALANCE SHEET RECORDS

FORM M-BS_VB

(000 €)

No.	Position	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	
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.a.	Other derivative financial instruments	
9.	Collateral based on receivables	
10.	Other items of bank's off-balance sheet exposure	
11.	Total	
12.	MEMORANDUM	
12.1.	Accrued interest	
12.2.	Other	

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON CASH AND DEPOSIT ACCOUNTS WITH CENTRAL BANKS

FORM M-ND

(000 €)

No.	Position	EUR	Foreign currency*	Total:
A	Cash and deposits with central banks	0	0	0
1.	Cash			0
2.	Cash in the process of collection			0
3.	Funds at settlement account with the Central Bank of Montenegro			0
4.	Deposits with the Central Bank of Montenegro			0
5.	Deposits with other central banks			0
B	Value adjustment of cash and deposits with central banks	0	0	0
6.	Value adjustment of cash and deposits with central banks			0
C	Interest receivables and value adjustment of interest receivables	0	0	0
7.	Receivables from invoiced interest: deposits			0
8.	Value adjustments of interest receivables			0
D	TOTAL: (A - B + C)	0	0	0

NOTE:

Total amount must be equal to the position 1 in the Form BS

* Foreign currencies denominated in EUR as at reporting date

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON CASH AND DEPOSITS ACCOUNTS WITH BANKS AND OTHER DEPOSITORY INSTITUTIONS

FORM M-ND1

(000 €)

No.	Position	EUR	Foreign currency*	Total:
1.	Cash			0
2.	Cash in process of collection			0
3.	Funds at settlement account with the Central Bank of Montenegro			0
4.	Funds at accounts with foreign banks (demand deposits)			0
5.	Deposits with the Central Bank of Montenegro			0
6.	Deposits with banks, residents			0
7.	Deposits with other depository institutions, residents			0
8.	Deposits with banks/other central banks/depository institutions, non-residents			0
9.	Funds of clients from custody operations			0
10.	TOTAL:	0	0	0

NOTE:

Total amount must be equal to the position 1 in the Form BS1

* Foreign currencies denominated in EUR as at reporting date

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

No.	Position	Demand deposits	Up to 3 months	From 3 months up to 1 year	From 1 to 3 years	Over 3 years	EUR	Other foreign currency ***	TOTAL
A	Deposits with banks and other depository institutions								
B	Gross loans								
C	Other receivables								
D	Value adjustment of gross loans								
E	Value adjustment of other receivables from banks and other clients								
F	Interest receivables and value adjustment of interest receivables								
G	Accruals and prepayments of interests and fees and value adjustment								
H	TOTAL (A+B+C-D-E+F+G)								

NOTE:

* Total amount of A) + B) + C) must be equal to the position 2 in the Form BS1

**Foreign currencies denominated in EUR as at reporting date

* Total of H must be equal to the positions 2a,2b,3a,3b,4a,4b,5a and 5b in the Form BS

C	Other receivables								
D	Value adjustment of gross loans								
E	Value adjustment of other receivables from banks and other clients								
F	Interest receivables and value adjustment of interest receivables								
G	Accruals and prepayments of interests and fees and value adjustment								
H	TOTAL (A+B+C-D-E+F+G)								

NOTE:

* Total amount of A) + B) + C) must be equal to the position 2 in the Form BS2

** Foreign currencies denominated in EUR as at reporting date

* Total of H must be equal to the positions 2a,2b,3a,3b,4a,4b,5a and 5b in the Form BS

--	--

/ MFI name /

/ID number

REPORT ON STRUCTURE OF LOANS AND OTHER RECEIVABLES BY PURPOSE

FORM M – SKN

No.	Loan purpose	A) Gross loans					B) Other receivables					C) Value adjustment of gross loans					D) Value adjustment of other receivables					
		Up 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Up 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-earmarked) loans																					
10	Residential loans																					
11	Credit cards																					
12	Overdraft																					
13	Other																					
14	TOTAL					TOTAL A*					TOTAL B**					TOTAL C***					TOTAL D****	
E	Interest receivables and value adjustment of interest receivables																					TOTAL E)
F	Value adjustments of interests and fees and value adjustment																					TOTAL F)

No.	Summary	Up 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	TOTAL
A	Gross loans	0	0	0	0	0
B	Other receivables	0	0	0	0	0
C	Value adjustment of gross loans	0	0	0	0	0
D	Value adjustment of other receivables	0	0	0	0	0
E	Interest receivables and value adjustment of interest receivables	0	0	0	0	0
F	Value adjustments of interest and fees and value adjustment	0	0	0	0	0
G	TOTAL (A+B-C-D+E+F)	0	0	0	0	0

Note:

* Total amount A must be equal to total amount B) in the Form M-KL1 i.e. position 4 in the Form BS1

** Total amount B must be equal to total amount A) + C) in the Form M-KL1

*** Total amount C must be equal to total amount D) in the Form M-KL1

Prepared by

/ name and family name /signature /phone number of authorised person /

Approved by

/ name and family name /signature /phone number of authorised person /

**** Total amount D must be equal to total amount E) in the Form M-KL1

***** Total amount G must be equal to sum of the positions 2 and 3 in the Form BS

--	--

/ MFI name / /ID number/

REPORT ON LOANS AND OTHER RECEIVABLES FROM NATURAL PERSONS **FORM M-KFL**

(€ 000)

No.	Type of loan	A) Gross loans						B) Other receivables						C) Value adjustment of gross loans					D) Value adjustment of other receivables					
		Number of sub-accounts	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	Number of sub-accounts	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	Up to 3 months	From 3 months to 1 year	From 1 to 3 years	Over 3 years	Total	
I	Cash - non-earmarked																							
II	Earmarked																							
1	Car purchase																							
2	Residential loans																							
3	Remodelling of residential or commercial building																							
4	Purchase of consumables																							
5	Other																							
III	Mortgage loans																							
IV	Lease operations																							
1	Cars																							
2	Equipment																							
3	Apartments																							
4	Other																							
V	Credit cards, natural persons																							
VI	Total I + II + III + IV+V						Total A*						Total B**					Total C***					Total D****	

Note:

* Total amount A must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category B) gross loans)

** Total amount B must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category C) other receivables)

*** Total amount C must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category D) value adjustment of gross loans)

**** Total amount D must be equal to the sum of positions 24, 25, 26 and 27 in the Form M-KL1 (category E) value adjustment of other receivables)

Prepared by
/ name and family name / signature / phone number of authorised person /

Approved by
/ name and family name / signature / phone number of authorised person /

No.	Summary	Up to 1 year		Over 1 year		TOTAL
		EUR	Other foreign currency	EUR	Other foreign currency	
A	Gross loans *					
B	Other receivables **					
C	Value adjustment of gross loans ***					
D	Value adjustment of other receivables ****					
E	Interest receivables and value adjustment of interest receivables					
F	Accruals and prepayments of interests and fees, and value adjustments					
G	TOTAL (A+B-C-D+E+F)					

No.	Industry	Funds at escrow account		Deposits				Total deposits	H) Total deposits and funds at escrow account
		EUR	Other foreign currency	Up to 1 year		Over 1 year			
				1	2	3	4	5	6
I	Legal persons, residents								
1	Agriculture, forestry and fishing								
2	Mining and quarrying								
3	Manufacturing industry								
4	Electricity supply								
5	Water supply								
6	Construction								
7	Wholesale, retail trade and repair of motor vehicles and motorcycles								
8	Transport and warehousing								
9	Accommodation and food services								
10	Information and communication								
11	Financial and insurance activities								
12	Real estate business								
13	Professional, scientific and technical activities								
14	Administrative and support service activities								
15	Public administration, defence and compulsory social insurance								
16	Education								
17	Health and social welfare								
18	Art, entertainment and recreational activities								
19	Other service activities								
20	Activities of households as employers								
21	Activities of extra-territorial organisations and bodies								
II	Natural persons, residents								
III	Non-residents								
H	Total (I+II+III) *****								
I	Interest payables								
J	Accruals and prepayments								
K	Total (H+I+J)								

NOTE:

- * Total amount A) must be equal to total amount of B) in the Form M-KL1
- ** Total amount B) must be equal to total amount of A) + C) in the Form M-KL1
- *** Total amount C) must be equal to total amount of D) in the Form M-KL1
- **** Total amount D) must be equal to total amount of E) in the Form M-KL1
- ***** Total amount E) must be equal to total amount of E) in the Form M-KL1

***** Total amount F) must be equal to total amount of F) in the Form M-KL1

***** Total amount G) must be equal to total amount of 2a,2b,3a,3b,4a,4b,5a and 5b in the Form M-BS

***** Total amount H) must be equal the position F in the Form M-D

***** Total amount I) must be equal the position C in the Form M-D

***** Total amount J) must be equal the position D in the Form M-D

***** Total amount K) must be equal the position 17 a,17b,18a,18b,19a and 19b in the Form BS

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON PAST DUE LOANS AND RECEIVABLES FROM BANKS AND OTHER CLIENTS

No.	POSITION	A) Deposits with banks and other depository institutions					B) Gross loans				
		31-90 days past due receivables	91-270 days past due receivables	271-365 days past due receivables	Over 365 days past due receivables	TOTAL	31-90 days past due loans	91-270 days past due loans	271-365 days past due loans	Over 365 days past due loans	TOTAL
		1	2	3	4	5 (1+2+3+4)	6	7	8	9	10 (6+7+8+9)
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-resident					0					0
7	Companies engaged in financial activity, residents					0					0
8	Companies engaged in financial activity, non-residents					0					0
9	Private funds, residents					0					0
10	Funds, non-residents					0					0
11	State companies					0					0
12	Private companies					0					0
13	Entrepreneurs					0					0
14	Public services of local self-government units					0					0
15	Private companies - 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
F	Interest receivables and value adjustment of interest receivables					0					0
G	Accruals and prepayments: interests and fees and value adjustment					0					0

R.br.	Summary	From 31 to 90 days	From 91 to 270 days	From 271 to 365 days	Over 365 days	TOTAL
A	Deposits with banks and other depository institutions	0	0	0	0	0
B	Gross loans	0	0	0	0	0
C	Other receivables	0	0	0	0	0
D	Value adjustment of gross loans	0	0	0	0	0
E	Value adjustment of other receivables from banks and other clients	0	0	0	0	0
F	Interest receivables and value adjustment of interest receivables	0	0	0	0	0
G	Accruals and prepayment: interest and fees and value adjustment	0	0	0	0	0
H	TOTAL (A+B+C-D-E+F+G)	0	0	0	0	0

NOTE:

Past due loans or lease operations where repayment of principal or interest tranche (instalment) is more than 31 days past due, and/or where repayment of principal or interest is past due 31 days and over

Prepared by

/ name and family name /signature /phone number of authorised person /

Approved by

/ name and family name /signature /phone number of authorised person /

--	--

/ MFI name /

/ID number/

REPROT ON ASSET CLASSIFICATION

FORM M-KA1

Asset classification

(000 €)

No.	Balance sheet asset items	Cash collateral 1	Other collateral 2	Classification					Total 8 (3+4+5+6+7)
				A	B	C	D	E	
				3	4	5	6	7	
1.	Total loans and receivables (1a+1b+1c+1d+1e+1f)	0	0	0	0	0	0	0	0
1.a	Loans from banks and clients								0
1.b	Funds and deposits from banks								0
1.c	Interest rate								0
1.d	Factoring and forfaiting								0
1.e	Bank's receivables on unsettled sureties, guarantees and bills of exchange								0
1.f	Accruals and prepayments								0
2.	Investment securities								0
3.	Investments in associates, joint ventures under equity method and subsidiaries								0
4.	Other asset items for which provisions are established								0
5.	Assets for which loan loss provisions are established (1+2+3+4)	0	0	0	0	0	0	0	0
6.	Calculated regulatory loan loss provisions (1a+1b+1c+1d+1e+1f)								0
7.	Value adjustments for loan losses (1a+1b+1c+1d+1e+1f)								0
8.	Required regulatory reserves from income for estimated loan losses (6-7)								0
9.	Calculated regulatory reserves for losses on other asset items (2,3,4)								0
10.	Value adjustment for other asset items (2,3,4)								0
11.	Required regulatory reserves from income for estimated asset losses (9-10)								0
12.	Total calculated regulatory loan loss provisions and other asset items (6+9)	0	0	0	0	0	0	0	0
13.	Total value adjustment for loans and other asset items (7+10)	0	0	0	0	0	0	0	0
14.	Total required regulatory reserves from income for estimated loan and asset losses (8+11)								0
15.	Special regulatory reserves from income for estimated asset losses (account 3025)								0
16.	Amount of lacking reserves (14-15)								0
17.	On-balance sheet assets for which reserves for estimated losses are not established								0
18.	Total assets: (5+17)	0	0	0	0	0	0	0	0
19.	Total assets: (18-13)	0	0	0	0	0	0	0	0

No.	Collateral by categories	A	B	C	D	E	UKUP NO
1.	Loans or portion of loans secured by cash collateral						0
2.	Loans or portion of loans secured by other collateral with code						0
3.	Other placements secured by cash collateral						0
4.	Other placements secured by other eligible collateral (code)						0

Note

* Total amount must be equal to the position 18 in the Form M-BS

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ID number/

REPORT ON OFF-BALANCE SHEET ASSET CLASSIFICATION

FORM M-KA2

Asset classification

(000 €)

No.	Off-balance sheet asset items	Cash collateral	Other collateral	Classification					Total
				A	B	C	D	E	
		1	2	3	4	5	6	7	8 (3+4+5+6+7)
1.	Guarantees issued								0
2.	Credit obligations given (approved, unused loans)								0
3.	Bill of exchange securities and bill of exchange acceptances								0
4.	Other sureties								0
5.	Uncovered letter of credits								0
6.	Other balance sheet items for which the reserves are established								0
7.	Off balance sheet for which loan loss provisions are established (1+2+3+4+5+6)	0	0	0	0	0	0	0	0
8.	Calculated regulatory reserves on off balance sheet items								0
9.	Reserves for losses on off-balance sheet								0
10.	Required regulatory reserves for losses on off balance sheet (8-9)	0	0	0	0	0	0	0	0
11.	Special regulatory reserves for losses on off-balance sheet (account 3025)								0
12.	Amount of lacking reserves on off-balance sheet (10-11)								0
13.	Off balance sheet assets for which reserves for estimated losses are not established								0
14.	Total off=-balance sheet: (7+13)	0	0	0	0	0	0	0	0

no	Collateral by categories	A	B	C	D	E	UKUPNO
1.	Off-balance sheet items secured by cash collateral						0
2.	Off-balance sheet items secured by other eligible collateral (code)						0

Note

* Total off-balance sheet must be equal to the position 11 in the Form BS-VB

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name / / ID number/

REPORT ON CLASSIFICATION OF ASSETS AND LIST OF NON-PERFORMING ASSETS

FORM M-KNA_B

No	Debtor's name	Loans	Funds and deposits with banks	Interest rate	Factoring and forfaiting	Other receivables	Total	Total calculated regulatory reserves for loan losses and other asset items	adjustment for loans and other asset items	regulatory reserves from income for estimated loan and asset losses	regulatory reserves from income for estimated asset losses (account 3025)	Amount of lacking reserves	Categories C,D and E	Collateral	Code of collateral
1	2	1	2	3	4	5	6 (1+2+3+4+5)	7	8	9 (7-8)	10	11=9-10	12	13	14
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.	OTHERS C						0					0			
24.	OTHERS D						0					0			
25.	OTHERS E						0					0			
Total			0	0	0	0	0	0	0	0	0	0		0	

Note: Table represents sum of categories C, D and E from the Form KA1

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

ID number /

REPORT ON CLASSIFICATION OF OFF-BALANCE SHEET AND LIST OF NON-PERFORMING BALANCE SHEET ASSETS

FORM M-KNA_VB

No.	Debtor	Guarantees	Letters of credit	s based on non-performing off-balance sheet commitments	Other	Off-balance sheet total	regulatory reserves on off-balance sheet items	provisions on off-balance sheet	regulatory reserves for losses on off-balance sheet (6.7)	reserves for losses on off-balance sheet	(account	Amount of lacking reserves	Categories C, D and E	Collateral	Code of collateral
1	2	1	2	3	4	5 (1+2+3+4)	6	7	8 (6-7)	9	10 (8-9)	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.	OTHERS C					0									
24.	OTHERS D					0									
25.	OTHERS E					0									
Total		0	0	0	0	0	0	0	0	0	0		0		

Note: Table represents sum of categories C, D and E from the Form KA2

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

/ MFI name /

/ ID number /

REPORT ON BORROWINGS

FORM M-IP
(000 €)

No.	Creditor's name	Approval date	Original amount	Maturity date	Interest rate	As at
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.	Others					
	Total		0			0

Note:

Total amount must be equal to the position A) total in the Form M-P

Total amount must be equal to the sum of the positions 16a and 16b in the Form BS1

Prepared by

/ name and family name / signature / phone number of
authorised person /

Approved by

/ name and family name / signature / phone number of
authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON BORROWINGS TAKEN

FORM M-P

(000 €)

No.	Position	EUR		Other foreign currencies		Total		TOTAL:
		Up to 1 year	Over 1 year	Up to 1 year	Over 1 year	Up to 1 year	Over 1 year	
A	Borrowings	0	0	0	0	0	0	0
1.	Central Bank of Montenegro					0	0	0
2.	Other central banks					0	0	0
3.	Banks, residents					0	0	0
4.	Banks, non-residents					0	0	0
5.	Other depository institutions, residents					0	0	0
6.	Other depository institutions / other financial institutions, non-residents					0	0	0
7.	Government of Montenegro					0	0	0
8.	Others					0	0	0
B	Interest payables					0	0	0
C	Accruals and prepayments					0	0	0
D	TOTAL: (A + B + C)	0	0	0	0	0	0	0

NOTE:

Total amount A must be equal to the sum of the positions 14, 16a and 16b in the Form BS1

Total amount D must be equal to the sum of the positions 19 and 20 in the Form BS

* Foreign currencies denominated in EUR as at reporting date

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

b) Expected maturity

I	Financial assets in the balance sheet	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 - 365 days	1 - 5 years	Over 5 years	TOTAL
1.	Cash, deposits with central banks and receivables from banks	0	0	0	0	0	0	0	0	0
1.a	Cash and cash equivalents									0
1.b	Funds with banks									0
2.	Loans									0
3.	Held-for-trading financial assets									0
4.	Available-for-sale Securities									0
5.	Held-to-maturity securities									0
6.	Derivative financial assets as hedging instruments									0
7.	Other assets carried at fair value through profit and loss									0
8.	Other receivables									0
	Total :	0	0	0	0	0	0	0	0	0

II	Financial liabilities in the balance sheet	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 - 365 days	1 - 5 years	Over 5 years	TOTAL
1.	Total borrowings	0	0	0	0	0	0	0	0	0
1.a	Borrowings from Government									0
1.b	Borrowings from investment and development fund									0
1.c	Borrowings from ther credit and financial institutions									0
1.d	Interest payables and prepayments and accruals									0
2.	Issued debt securities									0
2.a	Interest payables and prepayments and accruals									0
3.	Held-for-trading financial liabilities									0
3.a	Interest payables and prepayments and accruals									0
4.	Financial liabilities carried at fair value through profit or loss									0
4.a	Interest payables and prepayments and accruals									0
5.	Derivative financial liabilities as hedging instruments									0
5.a	Interest payables and prepayments and accruals									0
6.	Other matured liabilities									0
7.	Subordinated debts									0
	Total :	0	0	0	0	0	0	0	0	0

III	DIFFERENCE :	1 - 7 days	8 - 15 days	16 - 30 days	31 - 90 days	91 - 180 days	181 - 365 days	1 - 5 years	Over 5 years	TOTAL
1.	Maturity gap I-II	0	0	0	0	0	0	0	0	0
2.	Cumulative gap	0	0	0	0	0	0	0	0	0
	% of total sources of funds									

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

/ MFI name /	/ ID number /

EXTENSION OF REPAYMENT PERIOD FOR PRINCIPAL OR INTEREST

FORM PRK_I
(000 €)

No.	Description of restructuring	Loans	Interest rate	Other	Interest rate	Value adjustment of restructured loans	Regulatory reserves	Collateral	Code of collateral	Category (A,B,C,D,E)	Total:	Total
		1	2	3	4	5	6	7	8	9	10=1+2	11=1+2+3
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.	Total restructured – category A										0	0
39.	Total restructured – category B										0	0
40.	Total restructured – category C										0	0
41.	Total restructured – category D										0	0
42.	Total restructured – category E										0	0
	Total (A+B+C+D+E) *	0	0	0		0	0	0			0	0

Note:

* Total (A+B+C+D+E) is the sum of positions 38,39,40,41 and 42.
 Total restructured loans in the category A include all restructured loans in category A under requested basis of such MFI
 Total restructured loans in the category B include all restructured loans in category B under requested basis of such MFI
 Total restructured loans in the category C include all restructured loans in category C under requested basis of such MFI
 Total restructured loans in the category D include all restructured loans in category D under requested basis of such MFI
 Total restructured loans in the category E include all restructured loans in category E under requested basis of such MFI

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPLACEMENT OF THE EXISTING LOAN(S) BY NEW LOAN

FORMI

PRK_II

(000 €)

No.	Description of restructuring	Loans	Interest rate	Other	Interest rate	Value adjustment of restructured loans	Regulatory reserves	Collateral	Code of collateral	Category (A,B,C,D,E)	Total:	Total
		1	2	3	4	5	6	7	8	9	10=1+2	11=1+2+3
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.	Total restructured – category A										0	0
39.	Total restructured – category B										0	0
40.	Total restructured – category C										0	0
41.	Total restructured – category D										0	0
42.	Total restructured – category E										0	0
	Total (A+B+C+D+E) *	0	0	0		0	0	0			0	0

Note:

* Total (A+B+C+D+E) is the sum of positions 38,39,40,41 and 42.

Total restructured loans in the category A include all restructured loans in category A under requested basis of such MFI

Total restructured loans in the category B include all restructured loans in category B under requested basis of such MFI

Total restructured loans in the category C include all restructured loans in category C under requested basis of such MFI

Total restructured loans in the category D include all restructured loans in category D under requested basis of such MFI

Total restructured loans in the category E include all restructured loans in category E under requested basis of such MFI

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ID number/

OTHER SIMILAR ARRANGEMENTS FACILITATING THE DEBTOR'S FINANCIAL POSITION

FORM PRK_III

(000 €)

No.	Description of restructuring	Loans	Interest rate	Other	Interest rate	Value adjustment of restructured loans	Regulatory reserves	Collateral	Code of collateral	Category (A,B,C,D,E)	Total:	Total
		1	2	3	4	5	6	7	8	9	10=1+2	11=1+2+3
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.	Total restructured – category A										0	0
39.	Total restructured – category B										0	0
40.	Total restructured – category C										0	0
41.	Total restructured – category D										0	0
42.	Total restructured – category E										0	0
	Total (A+B+C+D+E) *	0	0	0		0	0	0			0	0

Note:

* Total (A+B+C+D+E) is the sum of positions 38,39,40,41 and 42.

Total restructured loans in the category A include all restructured loans in category A under requested basis of such MFI
 Total restructured loans in the category B include all restructured loans in category B under requested basis of such MFI
 Total restructured loans in the category C include all restructured loans in category C under requested basis of such MFI
 Total restructured loans in the category D include all restructured loans in category D under requested basis of such MFI
 Total restructured loans in the category E include all restructured loans in category E under requested basis of such MFI

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

Note:

--	--

/ MFI name /

/ID number/

STATISTICAL DATA

FORM BS- ST

(000 €)

No.	AVERAGE VALUES	Amount
I	BALANCE SHEET	
A	ASSETS	
1.	Average amounts of total assets	
2.	Average amount of interest-bearing assets	
3.	Average amount of loans and lease receivables	
B	LIABILITIES	
4.	Average amount of total liabilities	
5.	Average amount of interest-bearing liabilities	
6.	Average amount of interest-bearing deposits	
C	CAPITAL	
7.	Average amount of total capital	
8.	Average amount of core capital	
9.	Average amount of share capital	
II	NUMBER OF EMPLOYEES	
1.	Number of full time employees in the MFI	
2.	Number of part time employees in the MFI	
3.	Number of employees according to accomplished effective working hours	
III	NUMBER OF ORGANISATIONAL UNITS IN BANKS	
1.	Branches	
2.	Sub-branches	
3.	Tellers	
4.	ATMs installed	

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON INTEREST RATE RISK

FORM RKS

(000 €)

I	RATE SENSITIVE ASSETS	1-30 days	31-90 days	91-180 days	181-365 days	over 1 year	Total
1.	Interest-bearing deposits in other institutions						0
2.	Interest-bearing securities						0
3.	Loans and other receivables						0
4.	Other sensitive assets						0
	Total	0	0	0	0	0	0
	% of total interest-bearing assets						

II	RATE SENSITIVE LIABILITIES	1-30 days	31-90 days	91-180 days	181-365 days	over 1 year	Total
1.	Interest-bearing deposits						0
2.	Interest-bearing borrowings						0
3.	Subordinated debt and bonds						0
4.	Other sensitive liabilities						0
	Total	0	0	0	0	0	0
	% of total interest-bearing liabilities						

III	GAP	1-30 days	31-90 days	91-180 days	181-365 days	over 1 year	Total
1.	GAP amount - (I) less (II) - Positive/Negative	0	0	0	0	0	0
2.	Cumulative gap - Positive/Negative	0	0	0	0	0	
	Cumulative gap / Total assets						

Prepared by

/ name and family name / signature / phone number of authorised person/

Approved by

/ name and family name / signature / phone number of authorised person/

--	--

/ MFI name /

/ ID number /

OTHER ASSETS

FORM BS-OA

(000 €)

No	Position	Amount
.		
1.	Other financial receivables	
1.1	Receivables from custody operations	
1.2.	Other assets	0
	RECEIVABLES ON COMMISSIONS	
	SUSPENSE ACCOUNT	
	CHEQUES RECEIVABLES	
	RECEIVABLES FROM PAYMENT CARDS OPERATIONS	
	OTHER FINANCIAL RECEIVABLES	
	OTHER RECEIVABLES	
2.	Other business receivables	
2.1	Servicing rights	
2.2.	Other assets	0
	OTHER BUSINESS RECEIVABLES	
	PREPAID EXPENSES	
3.	Value adjustments	
4.	Total amount of other financial and business receivables 1+2 (gross principle)	
5.	Total amount of other financial and business receivables – must be equal to the positions 16 and 17 in the Balance sheet (4-3)	

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

OTHER LIABILITIES

FORM BS - 00

(000 €)

No.	Position	Amount
1.	Bank's liabilities on acceptances, guarantees and bills of exchange outstanding	
2.	Liabilities of companies and entrepreneurs on acceptances, guarantees and bills of exchange outstanding	
3.	Liabilities of Government on acceptances, guarantees and bills of exchange outstanding	
4.	Liabilities of other budget beneficiaries on acceptances, guarantees and bills of exchange outstanding	
5.	Liabilities of local self-government units and public services of local self-government units on acceptances, guarantees and bills of exchange outstanding	
6.	Liabilities of other financial institutions and organisations on acceptances, guarantees and bills of exchange outstanding	
7.	Liabilities of natural persons on acceptances, guarantees and bills of exchange outstanding	
8.	Suspense account	
9.	Accruals and prepayments: other	
10.	Deferred income	
11.	Accrued expenses	
12.	Prepayments on fees: other	
13.	Other liabilities	
	CUSTODY OPERATIONS	
	LIABILITIES	
	PAYROLL DEDUCTIONS	
	INVOICED LIABILITIES	
	DEFERRED LIABILITIES	
Total amount of other liabilities – must be equal to the amount of the position 28 in the Balance sheet		

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON NON-PERFORMING LOANS BY HOLDERS

FORM

NKN

(000 €)

No.	Holders	C		D		E		Total loans 7 (1+3+5)	Total loans and receivables 8 (2+4+6)	From the column Total loans and receivables distribute by currencies:			
		Loans *	Loans and receivables **	Loans *	Loans and receivables **	Loans *	Loans and receivables **			EUR 000	CHF 000	USD 000	Other 000
		1	2	3	4	5	6			9	10	11	12
1	Banks, residents							0	0				
2	Banks, 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	Companies engaged in financial activity, residents							0	0				
8	Companies engaged in financial activity, non-residents							0	0				
9	Private funds, residents							0	0				
10	Private funds, non-residents							0	0				
11	State companies engaged in non-financial activity							0	0				
12	Private companies engaged in non-financial activity							0	0				
13	Companies - non-residents							8	8				
14	Entrepreneurs							3	3				
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	Credit cards, natural persons, residents							0	0				
26	Credit cards, natural persons, non-residents							0	0				
27	Credit cards, others, residents							0	0				
28	Credit cards, others, non-residents							0	0				
29	Other							0	0				
30	Total	0	0	0	0	0	0	0	0	0	0	0	0
31	Value adjustments							0	0				

NOTE:

* Loans must be the same as in the Form MKA1 position 1a (C, D, E)

** Loans and receivables must be the same as in the Form MKA1 positions 1a-1f (C, D, E)

Prepremio

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

/ MFI name /	/ID number/

REPORT ON NON-PERFORMING LOANS BY INDUSTRIES

FORM NKD

(000 EUR)

No.	Industry	C		D		E		Total loans 7 (1+3+5)	Total loans and receivables 8 (2+4+6)	From the column Total loans and receivables distribute by currencies:			
		Loans *	Loans and receivables **	Loans *	Loans and receivables **	Loans *	Loans and receivables **			EUR 000	CHF 000	USD 000	Other 000
		1	2	3	4	5	6			9	10	11	12
I	Legal persons, residents	0	0	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	Activities of households as employers							0	0				
21	Activities of extra-territorial organisations and bodies							0	0				
II	Legal persons, non-residents							0	0				
III	Households, residents							0	0				
IV	Households, non-residents							0	0				
*	Total (I+II+III+IV)	0	0	0	0	0	0	0	0	0	0	0	0

NOTE:

* Loans must be the same as in the Form MKA1 position 1a (C, D, E)

** Loans and receivables must be the same as in the Form MKA1 positions 1a-1f (C, D, E)

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON PAST DUE LOANS AND RECEIVABLES FROM BANKS AND OTHER CLIENTS BY INDUSTRIES

FORM BSK2

No.	Industry	A) Deposits with banks and other depository institutions*					B) Bruto krediti *					C) Factoring and forfaiting *				
		31-90 days past due loans	91-270 days past due loans	271-365 days past due loans	Over 365 days past due loans	Total A	31-90 days past due loans	91-270 days past due loans	271-365 days past due loans	Over 365 days past due loans	Total B	31-90 days past due loans	91-270 days past due loans	271-365 days past due loans	Over 365 days past due loans	Total C
		1	2	3	4	5 (1+2+3+4)	6	7	8	9	10 (6+7+8+9)	11	12	13	14	15 (11+12+13+14)
I	Legal persons, residents	0	0	0	0	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 and 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
II	Legal persons, non-residents					0					0					0
III	Households, residents					0					0					0
IV	Households, non-residents					0					0					0
*	Total (I+II+III+IV)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
G	Interest receivables and value adjustment of interest receivables					0					0					0
H	Accruals and prepayments of interests and fees and value adjustment					0					0					0

No.	Summary	31-90 days past due loans	91-270 days past due loans	271-365 days past due loans	Over 365 days past due loans	TOTAL
A	Deposits with banks and other depository institutions	0	0	0	0	0
B	Gross loans	0	0	0	0	0
C	Factoring and forfaiting	0	0	0	0	0
D	Other receivables	0	0	0	0	0
E	Value adjustment of gross loans	0	0	0	0	0
F	Value adjustment of other receivables from banks and other clients	0	0	0	0	0
G	Interest receivables and value adjustment of interest receivables	0	0	0	0	0
H	Accruals and prepayments of interests and fees and value adjustment	0	0	0	0	0
I	TOTAL (A+B+C+D-E-F+G+H) *****	0	0	0	0	0

NOTE:

* Gross amount

* Past due loans or lease operations where repayment of principal or interest tranche (instalment) is more than 31 days and/or where repayment of principal or interest is 31 and beyond past due

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

LIST OF OWNERS HOLDING OVER 10% OF SHARES

FORM VL

No.	OWNER'S NAME-TITLE (by size)	Amount (EUR 000)	% of share	Country	ID number	Code of activity
		1	2	3	4	5
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
Total 10 largest owners						

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

--	--

/ MFI name /

/ ID number /

REPORT ON OPERATIONAL RISK

FORM OR

I Overview of Operational Risk Losses

(000 €)

No.	Type of loss	Amount	Date of loss occurrence	Cause of loss
1	2	3		6
1.				
2.				
3.				
4.				
5.				
6.				
7.				
	TOTAL:	0		

II Overview of MFI exposures to operational risk

No	Type of risk MFI is exposed to	Amount or level of risk	Allocated reserves
1	2	3	
1.			
2.			
3.			
4.			
5.			
6.			
7.			
	TOTAL:	0	0

Prepared by

/ name and family name / signature / phone number of authorised person /

Approved by

/ name and family name / signature / phone number of authorised person /

Type of report: Final

FORM BS-LD

Name of leasing company

ID number

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)

(EUR 000)

Group of accounts, account	POSITION	NUMBER	Amount
			Current quarter
1	2	3	4
	ASSETS		
00 (part)	A. UNPAID SUBSCRIBED CAPITAL	001	
	B. NON-CURRENT ASSETS (003+004+005+009)	002	
.012	I. GOODWILL	003	
.01 except .012	II. INTANGIBLE ASSETS	004	
	III PROPERTY, PLANT, EQUIPMENT AND BIOLOGICAL ASSETS (006+007+008)	005	
020, 022, 023, 026, 027(part), 028(part), .029	1. Property, plant, and equipment	006	
024, 027(part), 028(part)	2. Investment property	007	
021, 025, 027(part), 028(part)	3. Biological assets	008	
	IV LONG-TERM FINANCIAL INVESTMENTS (010+011+012)	009	
030, 031(part), 032(part), 039(part)	1. Equity investments	010	
031(part), 032(part)	2. Equity investments measured at equity method	011	
032(part), 033 to 038, 039(part)	3. Other long-term financial investments	012	
288	C. DEFERRED TAX ASSETS	013	
.04	D. NON-CURRENT ASSETS HELD FOR SALE AND ASSETS FROM DISCONTINUED OPERATIONS	014	
	E. CURRENT ASSETS (016+017)	015	
10 to 13,15	I. INVENTORIES	016	
	II. SHORT-TERM RECEIVABLES, INVESTMENTS AND CASH (018 to 022)	017	
20, 21, 22 except 223	1. Receivables	018	
223	2. Receivables for overpaid income tax	019	
23 minus 237	3. Short-term financial investments	020	
24	4. Cash equivalents and cash	021	
27 i 28 except 288	5. Value added tax and prepaid costs and accrued income	022	
	F. TOTAL ASSETS (001+002+013+014+015)	023	
	LIABILITIES AND CAPITAL		
	A. CAPITAL (102 to 109)	101	
30	I. INITIAL CAPITAL	102	
31	II. UNPAID SUBSCRIBED CAPITAL	103	
32	III. RESERVES	104	
330, 331 and 333	IV. POSITIVE REVALUATION RESERVES AND UNREALISED GAINS FROM AVAILABLE-FOR-SALE FINANCIAL ASSETS	105	
332 and 334	V. NEGATIVE REVALUATION RESERVES AND UNREALISED LOSSES FROM AVAILABLE-FOR-SALE FINANCIAL ASSETS	106	
34	VI. RETAINED EARNINGS	107	
35	VII. LOSS	108	
237	VIII. SHARES AND OWN EQUITY REPURCHASE	109	
	B. LONG-TERM PROVISIONS AND AND LONG TERM LIABILITIES (111+112)	110	
40 (part)	I. LONG-TERM PROVISIONS	111	
41	II. LONG-TERM LIABILITIES (113+114)	112	
414, 415	1. Long-term loans	113	
41 except 414, 415	2. Other long-term liabilities	114	
498	C. DEFERRED TAX LIABILITIES	115	
	D. SHORT-TERM PROVISIONS AND SHORT-TERM LIABILITIES (117+124)	116	
	I. SHORT-TERM LIABILITIES (118 to 123)	117	
42, except 427	1. Short-term financial liabilities	118	
427	2. Liabilities from assets held for sale and discontinued operations	119	
43 and 44	3. Liabilities from business operations	120	
45, 46 and 49 except 498	4. Other short-term liabilities and accrued costs and deferred income	121	
47, 48 except 481	5. Liabilities derived from value added tax and other public revenues	122	
481	6. Income tax payables	123	
40 (part)	II SHORT-TERM PROVISIONS	124	
	E. TOTAL LIABILITIES AND CAPITAL (101+110+115+116)	125	

/ name and family name / signature / phone number of authorised person /

/ name and family name / signature / phone number of authorised person /

Type of report:

Final

Name of leasing company

FORM BSS-LD

ID number

STATISTICAL BALANCE SHEET

(u 000 EUR)

No	Position	Principal receivable/payable	Interest receivable/payable	UKUPNO
A	ASSETS	1	2	3 (1+2)
A1	Cash			0
A2	Deposits			0
A2.1	Transferable deposits			0
A2.2	Other deposits			0
A3	Receivables on finance lease and loans			0
A3.1	Value adjustment on finance lease and loans			0
A3.2	Receivables on financial lease and loans, net			0
A4	Debt securities			0
A5	Shares/equities			0
A6	Trade credits and advances			0
A7	Other receivables			0
A8	Non-financial assets			0
A9	Value adjustment of other assets positions, except A3			0
A10	TOTAL ASSETS (A1+A2+A3.2+A4+A5+A6+A7+A8-A9)	0	0	0
P	LIABILITIES AND CAPITAL			
P1	Loans received			0
P2	Issued debt securities			0
P3	Trade credits and advances			0
P4	Other liabilities			0
P5	Loans and reserves			0
P5.1	Shares			0
P5.2	Equities			0
P5.3	Retained earnings/loss			0
P5.4	Current year profit/loss			0
P5.5	Reserves			0
P6	TOTAL LIABILITIES AND CAPITAL (P1+P2+P3+P4+P5)	0	0	0

/ name and family name / signature / phone number of authorised person /

/ name and family name / signature / phone number of authorised person /

Type of report:

Final

Name of leasing company

FORM BU-LD

Type of report:

Final

ID number

STATEMENT OF COMPREHENSIVE INCOME (PROFIT AND LOSS STATEMENT)

(u 000 EUR)

Group of accounts, account	POSITION	NUMBER	Amount
			Current quarter
1	2	3	5
	I. OPERATING INCOME (202 to 206)	201	
60 and 61	1. Sales revenue	202	
62	2. Income from the use of own products, services and goods	203	
630	3. Increase in inventory value of work in progress and finished products	204	
631	4. Depreciation of inventory value of work in progress and finished products	205	
64 and 65	5. Other operating income	206	
	II. OPERATING EXPENSES (208 to 212)	207	
50	1. Costs of goods sold	208	
51	2. Costs of material	209	
52	3. Wages, salaries, and other employee benefits expenses	210	
54	4. Costs of depreciation and provisions	211	
53 and 55	5. Other operating expenses	212	
	A. OPERATING PROFIT / LOSS (201–207)	213	
66	I. FINANCIAL REVENUES	214	
56	II. FINANCIAL EXPENSES	215	
	B. FINANCIAL PROFIT / LOSS (214–215)	216	
67, 68, 691 and 692	I. OTHER INCOME	217	
57, 58, 591 and 592	II. OTHER EXPENSES	218	
	C. OTHER BUSINESS ACTIVITIES PROFIT / LOSS (217–218)	219	
	D. EARNINGS BEFORE TAXATION (213+216+219)	220	
690 – 590	E. NET PROFIT / LOSS OF DISCONTINUED BUSINESS OPERATIONS	221	
	F. PROFIT / LOSS BEFORE TAXES (220+221)	222	
	G. OTHER PROFIT / LOSS RELATED ITEMS / ASSOCIATED WITH CAPITAL/ (224 to 228)	223	
	1. Changes in revaluation reserves in respect of available-for-sale financial assets	224	
	2. Changes in revaluation reserves in respect of property, plant, equipment and intangible assets	225	
	3. Changes in revaluation reserves in respect of investments in associates' equity	226	
	4. Changes in revaluation reserves in respect of actuarial gains (or losses) on defined benefit pension plans	227	
	5. Changes in revaluation reserves in respect of cash flow hedges	228	
	H. TAX EXPENSES FOR ACCOUNTING PERIOD (230+231)	229	
721	1. Current income tax	230	
722	2. Deferred tax income/expenses for the accounting period	231	
	I. NET PROFIT (LOSS) (222+223-229)	232	
	J. EARNINGS PER SHARE		
	1. Basic earnings per share	233	
	2. Diluted earnings per share	234	

/ name and family name / signature / phone number of authorised person /

/ name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM SPN-LD

Name of leasing company

ID number

STRUCTURE OF RECEIVABLES BY SUBJECT OF LEASING AND BY LESSEES

as at

(EUR 000)

No.	DESCRIPTION	Potfolio as at reporting date						
		Outstanding receivables			Matured receivables	Total receivables	EUR	Other currencies
		Short-term receivables	Long-term receivables	Total outstanding receivables				
		1	2	3=1+2	4	5=3+4	8	9
A	STRUCTURE BY SUBJECT OF LEASE							
1.	Passenger vehicles							
2.	Commercial vehicles (transport and passenger vehicles)							
3.	Machinery and equipment							
4.	Property							
5.	Rolling stock, vessels and aircrafts							
6.	Household appliances							
7.	Other							
8.	Total A - gross:							
9.	Value adjustments							
10	TOTAL A - net (8-9)							
B	STRUCTURE BY LESSEES							
1.	Legal persons - residents							
2	Legal persons – non-residents							
3	Entrepreneurs - residents							
4	Entrepreneurs – non-residents							
5	Natural persons - residents							
6	Natural persons – non-residents							
7	Total B - gross:							
8.	Value adjustments							
9.	TOTAL B - net (7-8)							

No.	DESCRIPTION	New contracts signed in the reporting period	
		Number of contracts	Contractual value
		1	2
A	STRUCTURE BY SUBJECT OF LEASE		
1.	Passenger vehicles		
2.	Commercial vehicles (transport and passenger vehicles)		
3.	Machinery and equipment		
4.	Property		
5.	Rolling stock, vessels and aircrafts		
6.	Household appliances		
7.	Other		
8.	Total A:		
B	STRUCTURE BY LESSEES		
1.	Legal persons - residents		
2.	Legal persons – non-residents		
3.	Entrepreneurs - residents		
4.	Entrepreneurs – non-residents		
5.	Natural persons - residents		
6.	Natural persons – non-residents		
7	Total B:		

/ name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM SD-LD

Name of leasing company

ID number

STRUCTURE OF RECEIVABLES BY INDUSTRIES

as at

(EUR 000)

No.	DESCRIPTION	Potfolio as at reporting date						
		Outstanding receivables			Matured receivables	Total receivables	EUR	Other currencies
		Short-term receivables	Long-term receivables	Total outstanding receivables				
		1	2	3=1+2	4	5=3+4	8	9
	LEGAL PERSONS - RESIDENTS							
1	Agriculture, forestry and fishing							
2	Mining and quarrying							
3	Manufacturing industry							
4	Electricity supply							
5	Water supply							
6	Construction							
7	Wholesale 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							
A	TOTAL (1+...+21)							
B	NATURAL PERSONS - RESIDENTS							
C	NON-RESIDENTS							
D	TOTAL - gross A+B+C							
E	Value adjustment							
F	TOTAL - net D-E							

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM KL-LD

Name of leasing company

ID number

REPORT ON CLASSIFICATION OF RECEIVABLES

by subject of leasing
as at

(EUR 000)

No.	DESCRIPTION	A	B1	B2	Total B	C1	C2	Total C	D	E	TOTAL
		Receivables	Receivables	Receivables	2+3	Receivables	Receivables	5+6	Receivables	Receivables	Receivables
		1	2	3	4	5	6	7	8	9	10 (1+4+7+8+9)
	FINANCE LEASE										
1.	Passenger vehicles										
2.	Commercial vehicles (transport and passenger vehicles)										
3.	Machinery and equipment										
4.	Property										
5.	Rolling stock, vessels and aircrafts										
6.	Household appliances										
7.	Other										
A	Total - gross (1+2+3+4+5+6+7):										
B	Value adjustment										
C	Total A-B										

/ Name and family name / signature / phone number of authorised person

/ Name and family name / signature / phone number of authorised person

Type of report:

Final

FORM NK-LD

Name of leasing company

ID number

OVERVIEW OF 15 LARGEST LESSEES

as at

(EUR 000)

No.	LESSEE	Subject of lease	Balance of receivable	Country	Personal / company ID number	Code of activity
		1	2	3	4	5
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						
Total:						

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

FORM P-LD

Name of leasing company

ID number

REPORT ON BORROWINGS TAKEN
as at

(u 000 EUR)

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

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM VL-LD

Name of leasing company

ID number

LIST OF OWNERS HOLDING OVER 10% OF SHARE
as at

No.	OWNER'S NAME (by size)	Amount (EUR 000)	% of share	Lessee YES/NO	Country	Personal / company ID number	Code of activity
		1	2	3	4	5	6
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
Total 10 largest owners							

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM BS- ST

Name of leasing company

ID number

STATISTICAL DATA

(EUR 000)

No.	AVERAGE VALUES	Amount
I	BALANCE SHEET ITEMS	
A	ASSETS	
1.	Average amount of total assets	
B	LIABILITIES	
2	Average amount of total liabilities	
C	CAPITAL	
3	Average amount of total capital	
4	Average amount of core capital	
II	NUMBER OF EMPLOYEES	
1.	Full time employees	
2.	Part time employees	
3.	Number of employees according to accomplished effective working hours	
III	NUMBER OF ORGANISATIONAL UNITS	
1.	Branch	
2	Representative office	
3	Sub-branch	

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

FORM PI-LD

Name of leasing company

ID number

REPORT ON ASSETS ASSUMED

as at

(EUR 000)

No.	DESCRIPTION	Balance sheet records	Off-balance sheet records	Total
		1	2	3=1+2
1.	Passenger vehicles			
2.	Commercial vehicles (transport and passenger vehicles)			
3.	Machinery and equipment			
4.	Property			
5.	Rolling stock, vessels and aircrafts			
6.	Household appliances			
7.	Other			
8.	Total			

/ Name and family name / signature / phone number of authorised person
/

/ Name and family name / signature / phone number of authorised person
/

Type of report:

Final

Name of leasing company

FORM D-LD

ID number

REPORT ON DEPOSITS BY SECTORS, CURRENCY AND MATURITY STRUCTURE

(u 000 EUR)

No	DESCRIPTION	Up to 1 year							over 1 year							TOTAL							
		EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Principal receivables	Interest receivables	TOTAL	
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables						
1	Transferable deposits					0	0	0					0	0	0	0	0	0	0	0	0	0	0
1.1	Depository institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0	0
1.2	Other financial institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0	0
1.3	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0	0
2	Other deposits					0	0	0					0	0	0	0	0	0	0	0	0	0	0
2.1	Depository institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0	0
2.2	Other financial institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0	0
2.3	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0	0
3 (1+2)	TOTAL DEPOSITS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.1	Depository institutions, residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.2	Other financial institutions, residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3	Non-residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 1 TOTAL principal receivables must be equal to the position A2.1, column 1 from the Form BSS-L
 Position 1 TOTAL interest receivables must be equal to the position A2.1, column 2 from the Form BSS-LD
 Position 2 TOTAL principal receivables must be equal to the position A2.2, column 1 from the Form BSS-LD
 Position 2 TOTAL interest receivables must be equal to the position A2.2, column 2 from the Form BSS-LD

 / Name and family name / signature / phone number of authorised person /

 / Name and family name / signature / phone number of authorised person /

Type of report:
Name of leasing company

Final

FORM FL-LD
ID number

REPORT ON FINANCE LEASE RECEIVABLES BY SECTORS, CURRENCY AND MATURITY STRUCTURE

(u 000 EUR)

Sector code	DESCRIPTION	Up to 1 year						over 1 year						TOTAL								
		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*		Principal receivables	Interest receivables	TOTAL		
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables				Total	
11	Non-financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Public non-financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other non-financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
12	Financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Depository institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Investment funds					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0	0	0	0	0	0	0	0
	Ancillary financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0	0	0	0	0	0	0	0
	Insurance companies					0	0	0					0	0	0	0	0	0	0	0	0	0
	Pension funds					0	0	0					0	0	0	0	0	0	0	0	0	0
13	General government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Central government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Local government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Social security funds					0	0	0					0	0	0	0	0	0	0	0	0	0
14	Households sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Natural persons					0	0	0					0	0	0	0	0	0	0	0	0	0
	Entrepreneurs					0	0	0					0	0	0	0	0	0	0	0	0	0
15	Non-profit institutions serving households					0	0	0					0	0	0	0	0	0	0	0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal receivables must be equal to the position A3, column 1 from the Form BSS-LD

Position 3 UKUPNO interest receivables must be equal to the position A3, column 2 from the Form BSS-LD

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

Name of leasing company

REPORT ON DEBT SECURITIES BY SECTORS, CURRENCY AND MATURITYSTRUCTURE

Sector code	DESCRIPTION	Up to 1 year						over 1 year						TOTAL					
		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*			
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables
11	Non-financial sector					0	0	0					0	0	0	0	0	0	0
	Public non-financial institutions					0	0	0					0	0	0	0	0	0	0
	Other non-financial institutions					0	0	0					0	0	0	0	0	0	0
12	Financial sector					0	0	0					0	0	0	0	0	0	0
	Depository institutions																		
	Investment funds					0	0	0					0	0	0	0	0	0	0
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0	0	0	0	0
	Ancillary financial institutions					0	0	0					0	0	0	0	0	0	0
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0	0	0	0	0
	Insurance companies					0	0	0					0	0	0	0	0	0	0
	Pension funds					0	0	0					0	0	0	0	0	0	0
13	General government					0	0	0					0	0	0	0	0	0	0
	Central government					0	0	0					0	0	0	0	0	0	0
	Local government					0	0	0					0	0	0	0	0	0	0
	Social security funds					0	0	0					0	0	0	0	0	0	0
14	Households sector					0	0	0					0	0	0	0	0	0	0
15	Non-profit institutions serving households					0	0	0					0	0	0	0	0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0	0	0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal receivables must be equal to the position A4, column 1 from the Form BSS-LD

Position 3 UKUPNO interest receivables must be equal to the position A4, column 2 from the Form BSS-LD

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

Name of leasing company

REPORT ON EQUITY SECURITIES BY SECTORS AND CURRENCY STRUCTURE

Sector code	DESCRIPTION	Shares							Equities							EUR		Other
		EUR		Other foreign currencies*		Total, shares			EUR		Other foreign currencies*		Total, equities			Principal receivables	Interest receivables	
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	total	Principal receivables	Interest receivables	Principal receivables
11	Non-financial sector					0	0	0					0	0	0	0	0	
	Public non-financial institutions					0	0	0					0	0	0	0	0	
	Other non-financial institutions					0	0	0					0	0	0	0	0	
12	Financial sector					0	0	0					0	0	0	0	0	
	Depository institutions																	
	Investment funds					0	0	0					0	0	0	0	0	
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0	0	0	
	Ancillary financial institutions					0	0	0					0	0	0	0	0	
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0	0	0	
	Insurance companies					0	0	0					0	0	0	0	0	
	Pension funds					0	0	0					0	0	0	0	0	
13	General government					0	0	0					0	0	0	0	0	
	Central government					0	0	0					0	0	0	0	0	
	Local government					0	0	0					0	0	0	0	0	
	Social security funds					0	0	0					0	0	0	0	0	
14	Households sector					0	0	0					0	0	0	0	0	
15	Non-profit institutions serving households					0	0	0					0	0	0	0	0	
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	Non-residents					0	0	0					0	0	0	0	0	
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal receivables must be equal to the position A5, column 1 from the Form BSS-LD

Position 3 TOTAL interest receivables must be equal to the position A2, column 2 from the Form BSS-LD

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

Name of leasing company

REPORT ON OTHER RECEIVABLES BY SECTORS AND CURRENCY STRUCTURE

Sector code	DESCRIPTION	Trade credits and advances							EUR		Other foreign currencies*	Total, trade credits and advances	Principal receivables	Interest receivables
		EUR		Other foreign currencies*		Total, trade credits and advances			EUR					
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables				
11	Non-financial sector					0	0	0						
	Public non-financial institutions					0	0	0						
	Other non-financial institutions					0	0	0						
12	Financial sector					0	0	0						
	Depository institutions													
	Investment funds					0	0	0						
	Other financial intermediaries, except insurance companies and pension funds					0	0	0						
	Ancillary financial institutions					0	0	0						
	Companies engaged in transfer of financial assets and lenders					0	0	0						
	Insurance companies					0	0	0						
	Pension funds					0	0	0						
13	General government					0	0	0						
	Central government					0	0	0						
	Local government					0	0	0						
	Social security funds					0	0	0						
14	Households sector					0	0	0						
15	Non-profit institutions serving households					0	0	0						
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0						
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal receivables, trade credits and advances must be equal to the position A6, column 1 from the Form BSS-LD

Position 3 TOTAL interest receivables, trade credits and advances must be equal to the position A6, column 2 from the Form BSS-LD

Position 3 TOTAL principal receivables, other receivables mora biti jednaka poziciji A7, column 1 from the Form BSS-LD

Position 3 TOTAL interest receivables, other receivables mora biti jednaka poziciji A7, column 2 from the Form BSS-LD

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:
Name of leasing company

Final

FORM PS-LD
ID number

REPORT ON LOANS RECEIVED BY SECTORS, CURRENCY AND MATURITY STRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Up to 1 year							over 1 year							TOTAL								
		EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Total, over 1 year			EUR		Other foreign currencies*		Principal payables	Interest payables	TOTAL		
		Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	total	Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	total	Principal payables	Interest payables	Principal payables	Interest payables					
11	Non-financial sector					0	0	0							0	0	0	0	0	0	0	0	0	0
12	Financial sector					0	0	0							0	0	0	0	0	0	0	0	0	0
	Depository institutions					0	0	0							0	0	0	0	0	0	0	0	0	0
	Other financial institutions					0	0	0							0	0	0	0	0	0	0	0	0	0
13	General government					0	0	0							0	0	0	0	0	0	0	0	0	0
14+15	Other residents					0	0	0							0	0	0	0	0	0	0	0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0							0	0	0	0	0	0	0	0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal payables must be equal to the position P1, column 1 from the Form BSS-LD

Position 3 TOTAL interest payables must be equal to the position P1, column 2 from the Form BSS-LD

[Signature box]

/ Name and family name / signature / phone number of authorised person /

[Signature box]

/ Name and family name / signature / phone number of authorised person /

Type of report:

Name of leasing company

Final

FORM HoV_P

ID num

REPORT ON ISSUED DEBT SECURITIES BY SECTORS, CURRENCY AND MATURITY STRUCTURE

(EUR 0

Sector code	DESCRIPTION	Up to 1 year							over 1 year							TOTAL							
		EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Total, over 1 year			EUR		Other foreign currencies*		Principal payables	Interest payables	TOT	
		Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	Total	Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	Total	Principal payables	Interest payables	Principal payables	Interest payables				
11	Non-financial sector					0	0	0					0	0	0			0	0	0	0	0	
	Public non-financial institutions					0	0	0					0	0	0			0	0	0	0	0	
	Other non-financial institutions					0	0	0					0	0	0			0	0	0	0	0	
12	Financial sector					0	0	0					0	0	0			0	0	0	0	0	
	Depository institutions																						
	Investment funds					0	0	0					0	0	0			0	0	0	0	0	
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0			0	0	0	0	0	
	Ancillary financial institutions					0	0	0					0	0	0			0	0	0	0	0	
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0			0	0	0	0	0	
	Insurance companies					0	0	0					0	0	0			0	0	0	0	0	
	Pension funds					0	0	0					0	0	0			0	0	0	0	0	
13	General government					0	0	0					0	0	0			0	0	0	0	0	
	Central government					0	0	0					0	0	0			0	0	0	0	0	
	Local government					0	0	0					0	0	0			0	0	0	0	0	
	Social security funds					0	0	0					0	0	0			0	0	0	0	0	
14	Households sector					0	0	0					0	0	0			0	0	0	0	0	
15	Non-profit institutions serving households					0	0	0					0	0	0			0	0	0	0	0	
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0			0	0	0	0	0	
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal payables must be equal to the position P2, column 1 from the Form BSS-LD

Position 3 TOTAL interest payables must be equal to the position P2, column 2 from the Form BSS-LD

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM OO-LD

Name of leasing company

ID number

REPORT ON OTHER LIABILITIES BY SECTORS AND CURRENCY STRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Trade credits and advances						Other liabilities							
		EUR		Other foreign currencies*		Total, trade credits and advances		EUR		Other foreign currencies*		Total, other liabilities			
		Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Total	
11	Non-financial sector					0	0	0					0	0	0
	Public non-financial institutions					0	0	0					0	0	0
	Other non-financial institutions					0	0	0					0	0	0
12	Financial sector					0	0	0					0	0	0
	Depository institutions														
	Investment funds					0	0	0					0	0	0
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0
	Ancillary financial institutions					0	0	0					0	0	0
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0
	Insurance companies					0	0	0					0	0	0
	Pension funds					0	0	0					0	0	0
13	General government					0	0	0					0	0	0
	Central government					0	0	0					0	0	0
	Local government					0	0	0					0	0	0
	Social security funds					0	0	0					0	0	0
14	Households sector					0	0	0					0	0	0
15	Non-profit institutions serving households					0	0	0					0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal payables, trade credits and advances must be equal to the position P3, column 1 from the Form BSS-LD

Position 3 TOTAL interest payables, trade credits and advances must be equal to the position P3, column 2 from the Form BSS-LD

Position 3 TOTAL principal payables, must be equal to the position P4, column 1 from the Form BSS-LD

Position 3 TOTAL interest payables, must be equal to the position P4, column 2 from the Form BSS-LD

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report: Final

FORM BS-FD

Name of factoring company

ID number

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)

(EUR 000)

Group of accounts, account	POSITION	NUMBER	Amount
			Current quarter
1	2	3	4
	ASSETS		
00 (part)	A. UNPAID SUBSCRIBED CAPITAL	001	
	B. NON-CURRENT ASSETS (003+004+005+009)	002	
.012	I. GOODWILL	003	
.01 except .012	II. INTANGIBLE ASSETS	004	
	III PROPERTY, PLANT, EQUIPMENT AND BIOLOGICAL ASSETS (006+007+008)	005	
020, 022, 023, 026, 027(part),028(part), .029	1. Property, plant, and equipment	006	
024,027(part), 028(part)	2. Investment property	007	
021,025,027(part), 028(part)	3. Biological assets	008	
	IV LONG-TERM FINANCIAL INVESTMENTS (010+011+012)	009	
030,031(part), 032(part), 039(part)	1. Equity investments	010	
031(part), 032(part)	2. Equity investments measured at equity method	011	
032(part),033 to 038, 039(part)	3. Other long-term financial investments	012	
288	C. DEFERRED TAX ASSETS	013	
.04	D. NON-CURRENT ASSETS HELD FOR SALE AND ASSETS FROM DISCONTINUED OPERATIONS	014	
	E. CURRENT ASSETS (016+017)	015	
10 to 13,15	I. INVENTORIES	016	
	II. SHORT-TERM RECEIVABLES, INVESTMENTS AND CASH (018 to 022)	017	
20,21,22 except 223	1. Receivables	018	
223	2. Receivables for overpaid income tax	019	
23 minus 237	3. Short-term financial investments	020	
24	4. Cash equivalents and cash	021	
27 i 28 except 288	5. Value added tax and prepaid costs and accrued income	022	
	F. TOTAL ASSETS (001+002+013+014+015)	023	
	LIABILITIES AND CAPITAL		
	A. CAPITAL (102 to 109)	101	
30	I. INITIAL CAPITAL	102	
31	II. UNPAID SUBSCRIBED CAPITAL	103	
32	III. RESERVES	104	
330,331 and 333	IV. POSITIVE REVALUATION RESERVES AND UNREALISED GAINS FROM AVAILABLE-FOR-SALE FINANCIAL ASSETS	105	
332 and 334	V. NEGATIVE REVALUATION RESERVES AND UNREALISED LOSSES FROM AVAILABLE-FOR-SALE FINANCIAL ASSETS	106	
34	VI. RETAINED EARNINGS	107	
35	VII. LOSS	108	
237	VIII. SHARES AND OWN EQUITY REPURCHASE	109	
	B. LONG-TERM PROVISIONS AND AND LONG TERM LIABILITIES (111+112)	110	
40 (part)	I. LONG-TERM PROVISIONS	111	
41	II. LONG-TERM LIABILITIES (113+114)	112	
414, 415	1. Long-term loans	113	
41 except 414,415	2. Other long-term liabilities	114	
498	C. DEFERRED TAX LIABILITIES	115	
	D. SHORT-TERM PROVISIONS AND SHORT-TERM LIABILITIES (117+124)	116	
	I. SHORT-TERM LIABILITIES (118 to 123)	117	
42, except 427	1. Short-term financial liabilities	118	
427	2. Liabilities from assets held for sale and discontinued operations	119	
43 and 44	3. Liabilities from business operations	120	
45,46 and 49 except 498	4. Other short-term liabilities and accrued costs and deferred income	121	
47,48 except 481	5. Liabilities derived from value added tax and other public revenues	122	
481	6. Income tax payables	123	
40 (part)	II SHORT-TERM PROVISIONS	124	
	E. TOTAL LIABILITIES AND CAPITAL (101+110+115+116)	125	

/ name and family name / signature / phone number of authorised
person /

/ name and family name / signature / phone number of authorised
person /

Type of report:

Final

Name of factoring company

FORM BSS-FD

ID number

STATISTICAL BALANCE SHEET

(EUR 000)

No	Position	Principal receivable/payable	Interest receivable/payable	UKUPNO
A	ASSETS	1	2	3 (1+2)
A1	Cash			0
A2	Deposits			0
A2.1	Transferable deposits			0
A2.2	Other deposits			0
A3	Receivables on factoring			0
A3.1	Value adjustment on factoring			0
A3.2	Receivables on factoring, net			0
A4	Debt securities			0
A5	Shares/equities			0
A6	Trade credits and advances			0
A7	Other receivables			0
A8	Non-financial assets			0
A9	Value adjustment of other assets positions, except A3			0
A10	TOTAL ASSETS (A1+A2+A3.2+A4+A5+A6+A7+A8-A9)	0	0	0
P	LIABILITIES AND CAPITAL			
P1	Loans received			0
P2	Issued debt securities			0
P3	Trade credits and advances			0
P4	Other liabilities			0
P5	Loans and reserves			0
P5.1	Shares			0
P5.2	Equities			0
P5.3	Retained earnings/loss			0
P5.4	Current year profit/loss			0
P5.5	Reserves			0
P6	TOTAL LIABILITIES AND CAPITAL (P1+P2+P3+P4+P5)	0	0	0

/ name and family name / signature / phone number of authorised person /

/ name and family name / signature / phone number of authorised person /

Type of report:

FORM BU-FD

Name of factoring company

ID number

STATEMENT OF COMPREHENSIVE INCOME (PROFIT AND LOSS STATEMENT)

(EUR 000)

Group of accounts, account	POSITION	NUMBER	Amount
			Current quarter
1	2	3	5
	I. OPERATING INCOME (202 to 206)	201	
60 and 61	1. Sales revenue	202	
62	2. Income from the use of own products, services and goods	203	
630	3. Increase in inventory value of work in progress and finished products	204	
631	4. Depreciation of inventory value of work in progress and finished products	205	
64 and 65	5. Other operating income	206	
	II. OPERATING EXPENSES (208 to 212)	207	
50	1. Costs of goods sold	208	
51	2. Costs of material	209	
52	3. Wages, salaries, and other employee benefits expenses	210	
54	4. Costs of depreciation and provisions	211	
53 and 55	5. Other operating expenses	212	
	A. OPERATING PROFIT / LOSS (201–207)	213	
66	I. FINANCIAL REVENUES	214	
56	II. FINANCIAL EXPENSES	215	
	B. FINANCIAL PROFIT / LOSS (214–215)	216	
67, 68, 691 and 692	I. OTHER INCOME	217	
57, 58, 591 and 592	II. OTHER EXPENSES	218	
	C. OTHER BUSINESS ACTIVITIES PROFIT / LOSS (217–218)	219	
	D. EARNINGS BEFORE TAXATION (213+216+219)	220	
690 – 590	E. NET PROFIT / LOSS OF DISCONTINUED BUSINESS OPERATIONS	221	
	F. PROFIT / LOSS BEFORE TAXES (220+221)	222	
	G. OTHER PROFIT / LOSS RELATED ITEMS /ASSOCIATED WITH CAPITAL/ (224 to 228)	223	
	1. Changes in revaluation reserves in respect of available-for-sale financial assets	224	
	2. Changes in revaluation reserves in respect of property, plant, equipment and intangible assets	225	
	3. Changes in revaluation reserves in respect of investments in associates' equity	226	
	4. Changes in revaluation reserves in respect of actuarial gains (or losses) on defined benefit pension plans	227	
	5. Changes in revaluation reserves in respect of cash flow hedges	228	
	H. TAX EXPENSES FOR ACCOUNTING PERIOD (230+231)	229	
721	1. Current income tax	230	
722	2. Deferred tax income/expenses for the accounting period	231	
	I. NET PROFIT (LOSS) (222+223-229)	232	
	J. EARNINGS PER SHARE		
	1. Basic earnings per share	233	
	2. Diluted earnings per share	234	

/ name and family name / signature / phone number of authorised person /

/ name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM SP-FD

Name of factoring company

ID number

STRUCTURE OF RECEIVABLES - FACTORING

as at

(EUR 000)

		Nominal amount of cash receivables	Balance of receivables		Value adjustment of receivables from buyers for cash receivables
			Matured receivables for nominal amount of cash receivables	Outstanding receivables for nominal amount of cash receivables	
A	Based on the recourse				
1.	Recourse factoring				
2.	Non-recourse factoring				
3.	Total A:				
B	Based on residence of the subject of factoring				
1.	Domestic factoring				
2	International factoring				
3.	Total B:				
C	Based on contractual maturity				
1	Up to 30 days				
1	from 31 to 60 days				
2	from 61 to 90 days				
3	from 91 to 180 days				
4	Over 180 days				
5.	Total C:				

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM KL-FD

Name of factoring company

ID number

REPORT ON PORTFOLIO CLASSIFICATION OF FACTORING OPERATIONS

as at

(EUR 000)

No.	DESCRIPTION	Collateral value	A	B1	B2	C1	C2	D	E	TOTAL
			Receivables	Receivables	Receivables	Receivables	Receivables	Receivables	Receivables	Receivables
		1	2	3	4	5	6	7	8	9 (2+3+4+5+6+7+8)
I	Receivables on factoring operations									
A	Recourse factoring									
1	Domestic factoring									
2	International factoring									
	TOTAL A (1+2)									
B	Non-recourse factoring									
3	Domestic factoring									
4	International factoring									
	TOTAL B (3+4)									
	TOTAL I (A+B)									
II										
	Interest, fees and commission receivables on factoring operations									
III										
	Value adjustment									
	Total - gross (I+II):									
	Total - net (I+II-III)									

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

FORM P-FD

Name of factoring company

ID number

REPORT ON BORROWINGS TAKEN
as at

(EUR 000)

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

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM VL-FD

Name of factoring company

LIST OF OWNERS HOLDING OVER 10% OF SHARE

as at

No.	OWNER'S NAME (by size)	Amount (EUR 000)	% of share	Country	Personal / company ID number	Code of activity
		1	2	3	4	5
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
Total 10 largest owners						

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM BS- ST

Name of factoring company

ID number

STATISTICAL DATA

(EUR 000)

No.	AVERAGE VALUES	Amount
I	BALANCE SHEET ITEMS	
A	ASSETS	
1.	Average amount of total assets	
B	LIABILITIES	
2	Average amount of total liabilities	
C	CAPITAL	
3	Average amount of total capital	
4	Average amount of core capital	
II	NUMBER OF EMPLOYEES	
1.	Full time employees	
2.	Part time employees	
3.	Number of employees according to accomplished effective working hours	
III	NUMBER OF ORGANISATIONAL UNITS	
1.	Branch	
2	Representative office	
3	Sub-branch	

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

Name of factoring company

FORM D-FD

ID number

REPORT ON DEPOSITS BY SECTORS, CURRENCY AND MATURITY STRUCTURE

(EUR 000)

No	DESCRIPTION	Up to 1 year						over 1 year						TOTAL								
		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*		Principal receivables	Interest receivables	TOTAL		
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables					
1	Transferable deposits					0	0	0					0	0	0	0	0	0	0	0	0	0
1.1	Depository institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0
1.2	Other financial institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0
1.3	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0
2	Other deposits					0	0	0					0	0	0	0	0	0	0	0	0	0
2.1	Depository institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0
2.2	Other financial institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0
2.3	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0
3 (1+2)	TOTAL DEPOSITS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.1	Depository institutions, residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.2	Other financial institutions, residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3	Non-residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 1 TOTAL principal receivables must be equal to the position A2.1, column 1 from the Form BSS-FD

Position 1 TOTAL interest receivables must be equal to the position A2.1, column 2 from the Form BSS-FD

Position 2 TOTAL principal receivables must be equal to the position A2.2, column 1 from the Form BSS-FD

Position 2 TOTAL interest receivables must be equal to the position A2.2, column 2 from the Form BSS-FD

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:
Name of factoring company

Final

FORM FL-FD

ID number

REPORT ON FACTORING RECEIVABLES BY SECTORS AND CURRENCY STRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Up to 1 year						over 1 year						TOTAL								
		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*		Principal receivables	Interest receivables	TOTAL		
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables				Total	
11	Non-financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Public non-financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other non-financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
12	Financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Depository institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Investment funds					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0	0	0	0	0	0	0	0
	Ancillary financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0	0	0	0	0	0	0	0
	Insurance companies					0	0	0					0	0	0	0	0	0	0	0	0	0
	Pension funds					0	0	0					0	0	0	0	0	0	0	0	0	0
13	General government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Central government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Local government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Social security funds					0	0	0					0	0	0	0	0	0	0	0	0	0
14	Households sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Natural persons					0	0	0					0	0	0	0	0	0	0	0	0	0
	Entrepreneurs					0	0	0					0	0	0	0	0	0	0	0	0	0
15	Non-profit institutions serving households					0	0	0					0	0	0	0	0	0	0	0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal receivables must be equal to the position A3, column 1 from the Form BSS-FD

Position 3 TOTAL interest receivables must be equal to the position A3, column 2 from the Form BSS-FD

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM HoV_AD-FD

Name of factoring company

ID number

REPORT ON DEBT SECURITIES BY SECTORS, CURRENCY AND MATURITYSTRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Up to 1 year						over 1 year						TOTAL								
		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*		Principal receivables	Interest receivables	TOTAL		
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables					
11	Non-financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Public non-financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other non-financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
12	Financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Depository institutions																					
	Investment funds					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0	0	0	0	0	0	0	0
	Ancillary financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0	0	0	0	0	0	0	0
	Insurance companies					0	0	0					0	0	0	0	0	0	0	0	0	0
	Pension funds					0	0	0					0	0	0	0	0	0	0	0	0	0
13	General government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Central government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Local government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Social security funds					0	0	0					0	0	0	0	0	0	0	0	0	0
14	Households sector					0	0	0					0	0	0	0	0	0	0	0	0	0
15	Non-profit institutions serving households					0	0	0					0	0	0	0	0	0	0	0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date
 Position 3 TOTAL principal receivables must be equal to the position A4, column 1 from the Form BSS-FD
 Position 3 TOTAL interest receivables must be equal to the position A4, column 2 from the Form BSS-FD

[Signature line]

/ Name and family name / signature / phone number of authorised person /

[Signature line]

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

Name of factoring company

REPORT ON EQUITY SECURITIES BY SECTORS AND CURRENCY STRUCTURE

Sector code	DESCRIPTION	Shares							Equities							EUR			Other fo
		EUR		Other foreign currencies*		Total, shares			EUR		Other foreign currencies*		Total, equities			Principal receivables	Interest receivables	Principal	
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	total	Principal receivables	Interest receivables	Principal receivables	
11	Non-financial sector					0	0	0					0	0	0	0	0		
	Public non-financial institutions					0	0	0					0	0	0	0	0		
	Other non-financial institutions					0	0	0					0	0	0	0	0		
12	Financial sector					0	0	0					0	0	0	0	0		
	Depository institutions																		
	Investment funds					0	0	0					0	0	0	0	0		
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0	0	0		
	Ancillary financial institutions					0	0	0					0	0	0	0	0		
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0	0	0		
	Insurance companies					0	0	0					0	0	0	0	0		
	Pension funds					0	0	0					0	0	0	0	0		
13	General government					0	0	0					0	0	0	0	0		
	Central government					0	0	0					0	0	0	0	0		
	Local government					0	0	0					0	0	0	0	0		
	Social security funds					0	0	0					0	0	0	0	0		
14	Households sector					0	0	0					0	0	0	0	0		
15	Non-profit institutions serving households					0	0	0					0	0	0	0	0		
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2	Non-residents					0	0	0					0	0	0	0	0		
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal receivables must be equal to the position A5, column 1 from the Form BSS-FD

Position 3 TOTAL interest receivables must be equal to the position A2, column 2 from the Form BSS-FD

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

Name of factoring company

REPORT ON OTHER RECEIVABLES BY SECTORS AND CURRENCY STRUCTURE

Sector code	DESCRIPTION	Trade credits and advances							Other receivables			
		EUR		Other foreign currencies*		Total, trade credits and advances			EUR		Other foreign currencies*	
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables
11	Non-financial sector					0	0	0				
	Public non-financial institutions					0	0	0				
	Other non-financial institutions					0	0	0				
12	Financial sector					0	0	0				
	Depository institutions											
	Investment funds					0	0	0				
	Other financial intermediaries, except insurance companies and pension funds					0	0	0				
	Ancillary financial institutions					0	0	0				
	Companies engaged in transfer of financial assets and lenders					0	0	0				
	Insurance companies					0	0	0				
	Pension funds					0	0	0				
13	General government					0	0	0				
	Central government					0	0	0				
	Local government					0	0	0				
	Social security funds					0	0	0				
14	Households sector					0	0	0				
15	Non-profit institutions serving households					0	0	0				
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0				
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal receivables, trade credits and advances must be equal to the position A6, column 1 from the Form BSS-FD

Position 3 TOTAL interest receivables, trade credits and advances must be equal to the position A6, column 2 from the Form BSS-FD

Position 3 TOTAL principal receivables, other receivables mora biti jednaka poziciji A7, column 1 from the Form BSS-FD

Position 3 TOTAL interest receivables, other receivables mora biti jednaka poziciji A7, column 2 from the Form BSS-FD

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:
Name of factoring
company

Final

FORM PS-FD
ID number

REPORT ON LOANS RECEIVED BY SECTORS, CURRENCY AND MATURITY STRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Up to 1 year							over 1 year							TOTAL						
		EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Total, over 1 year			EUR		Other foreign currencies*		Principal payables	Interest payables	TOTAL
		Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	total	Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	total	Principal payables	Interest payables	Principal payables	Interest payables			
11	Non-financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
12	Financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Depository institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
13	General government					0	0	0					0	0	0	0	0	0	0	0	0	0
14+15	Other residents					0	0	0					0	0	0	0	0	0	0	0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal payables must be equal to the position P1, column 1 from the Form BSS-FD

Position 3 TOTAL interest payables must be equal to the position P1, column 2 from the Form BSS-FD

[Signature box]

/ Name and family name / signature / phone number of authorised person /

[Signature box]

/ Name and family name / signature / phone number of authorised person /

Type of report:
Name of factoring company

Final

FORM HoV_PD-FD

ID number

REPORT ON ISSUED DEBT SECURITIES BY SECTORS, CURRENCY AND MATURITY STRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Up to 1 year							over 1 year							TOTAL						
		EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Total, over 1 year			EUR		Other foreign currencies*		Principal payables	Interest payables	TOTAL
		Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	Total	Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	Total	Principal payables	Interest payables	Principal payables	Interest payables			
11	Non-financial sector					0	0	0					0	0	0					0	0	0
	Public non-financial institutions					0	0	0					0	0	0					0	0	0
	Other non-financial institutions					0	0	0					0	0	0					0	0	0
12	Financial sector					0	0	0					0	0	0					0	0	0
	Depository institutions																					
	Investment funds					0	0	0					0	0	0					0	0	0
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0					0	0	0
	Ancillary financial institutions					0	0	0					0	0	0					0	0	0
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0					0	0	0
	Insurance companies					0	0	0					0	0	0					0	0	0
	Pension funds					0	0	0					0	0	0					0	0	0
13	General government					0	0	0					0	0	0					0	0	0
	Central government					0	0	0					0	0	0					0	0	0
	Local government					0	0	0					0	0	0					0	0	0
	Social security funds					0	0	0					0	0	0					0	0	0
14	Households sector					0	0	0					0	0	0					0	0	0
15	Non-profit institutions serving households					0	0	0					0	0	0					0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0					0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date
 Position 3 TOTAL principal payables must be equal to the position P2, column 1 from the Form BSS-FD
 Position 3 TOTAL interest payables must be equal to the position P2, column 2 from the Form BSS-FD

 / Name and family name / signature / phone number of authorised person /

 / Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM OO-FD

Name of factoring company

ID number

REPORT ON OTHER LIABILITIES BY SECTORS AND CURRENCY STRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Trade credits and advances						Other liabilities							
		EUR		Other foreign currencies*		Total, trade credits and advances		EUR		Other foreign currencies*		Total, other liabilities			
		Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Total	
11	Non-financial sector					0	0	0					0	0	0
	Public non-financial institutions					0	0	0					0	0	0
	Other non-financial institutions					0	0	0					0	0	0
12	Financial sector					0	0	0					0	0	0
	Depository institutions														
	Investment funds					0	0	0					0	0	0
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0
	Ancillary financial institutions					0	0	0					0	0	0
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0
	Insurance companies					0	0	0					0	0	0
	Pension funds					0	0	0					0	0	0
13	General government					0	0	0					0	0	0
	Central government					0	0	0					0	0	0
	Local government					0	0	0					0	0	0
	Social security funds					0	0	0					0	0	0
14	Households sector					0	0	0					0	0	0
15	Non-profit institutions serving households					0	0	0					0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal payables, trade credits and advances must be equal to the position P3, column 1 from the Form BSS-FD

Position 3 TOTAL interest payables, trade credits and advances must be equal to the position P3, column 2 from the Form BSS-FD

Position 3 TOTAL principal payables, must be equal to the position P4, column 1 from the Form BSS-FD

Position 3 TOTAL interest payables, must be equal to the position P4, column 2 from the Form BSS-FD

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM BS-OP

Name of company for purchase of receivables

ID number

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)

(EUR 000)

Group of accounts, account	POSITION	NUMBER	Amount
			Current quarter
1	2	3	4
	ASSETS		
00 (part)	A. UNPAID SUBSCRIBED CAPITAL	001	
	B. NON-CURRENT ASSETS (003+004+005+009)	002	
.012	I. GOODWILL	003	
.01 except .012	II. INTANGIBLE ASSETS	004	
	III PROPERTY, PLANT, EQUIPMENT AND BIOLOGICAL ASSETS (006+007+008)	005	
020, 022, 023, 026, 027(part),028(part), .029	1. NProperty, plant, and equipment	006	
024,027(part), 028(part)	2. Investment property	007	
021,025,027(part), 028(part)	3. Biological assets	008	
	IV LONG-TERM FINANCIAL INVESTMENTS (010+011+012)	009	
030,031(part), 032(part), 039(part)	1. Equity investments	010	
031(part), 032(part)	2. Equity investments measured at equity method	011	
032(part),033 to 038, 039(part)	3. Other long-term financial investments	012	
288	C. DEFERRED TAX ASSETS	013	
.04	D. NON-CURRENT ASSETS HELD FOR SALE AND ASSETS FROM DISCONTINUED OPERATIONS	014	
	E. CURRENT ASSETS (016+017)	015	
10 to 13,15	I. INVENTORIES	016	
	II. SHORT-TERM RECEIVABLES, INVESTMENTS AND CASH (018 to 022)	017	
20,21,22 except 223	1. Receivables	018	
223	2. Receivables for overpaid income tax	019	
23 minus 237	3. Short-term financial investments	020	
24	4. Cash equivalents and cash	021	
27 i 28 except 288	5. Value added tax and prepaid costs and accrued income	022	
	F. TOTAL ASSETS (001+002+013+014+015)	023	
	LIABILITIES AND CAPITAL		
	A. CAPITAL (102 to 109)	101	
30	I. INITIAL CAPITAL	102	
31	II. UNPAID SUBSCRIBED CAPITAL	103	
32	III. RESERVES	104	
330,331 and 333	IV. POSITIVE REVALUATION RESERVES AND UNREALISED GAINS FROM AVAILABLE-FOR-SALE FINANCIAL ASSETS	105	
332 and 334	V. NEGATIVE REVALUATION RESERVES AND UNREALISED LOSSES FROM AVAILABLE-FOR-SALE FINANCIAL ASSETS	106	
34	VI. RETAINED EARNINGS	107	
35	VII. LOSS	108	
237	VIII. SHARES AND OWN EQUITY REPURCHASE	109	
	B. LONG-TERM PROVISIONS AND AND LONG TERM LIABILITIES (111+112)	110	
40 (part)	I. LONG-TERM PROVISIONS	111	
41	II. LONG-TERM LIABILITIES (113+114)	112	
414, 415	1. Long-term loans	113	
41 except 414,415	2. Other long-term liabilities	114	
498	C. DEFERRED TAX LIABILITIES	115	
	D. SHORT-TERM PROVISIONS AND SHORT-TERM LIABILITIES (117+124)	116	
	I. SHORT-TERM LIABILITIES (118 to 123)	117	
42, except 427	1. Short-term financial liabilities	118	
427	2. Liabilities from assets held for sale and discontinued operations	119	
43 and 44	3. Liabilities from business operations	120	
45,46 and 49 except 498	4. Other short-term liabilities and accrued costs and deferred income	121	
47,48 except 481	5. Liabilities derived from value added tax and other public revenues	122	
481	6. Income tax payables	123	
40 (part)	II SHORT-TERM PROVISIONS	124	
	E. TOTAL LIABILITIES AND CAPITAL (101+110+115+116)	125	

/ name and family name / signature / phone number of
authorised person /

/ name and family name / signature / phone number of
authorised person /

Type of report:

Final

Name of company for purchase of receivables

FORM BSS-OP

ID number

STATISTICAL BALANCE SHEET

(EUR 000)

No	Position	Principal receivable/payable	Interest receivable/payable	TOTAL
A	ASSETS	1	2	3 (1+2)
A1	Cash			0
A2	Deposits			0
A2.1	Transferable deposits			0
A2.2	Other deposits			0
A3	Receivables on purchased receivables			0
A3.1	Value adjustment on receivables on purchased receivables			0
A3.2	Receivables on purchased receivables, net			0
A4	Debt securities			0
A5	Shares/equities			0
A6	Trade credits and advances			0
A7	Other receivables			0
A8	Non-financial assets			0
A9	Value adjustment of other assets positions, except A3			0
A10	TOTAL ASSETS (A1+A2+A3.2+A4+A5+A6+A7+A8-A9)	0	0	0
P	LIABILITIES AND CAPITAL			
P1	Loans received			0
P2	Issued debt securities			0
P3	Trade credits and advances			0
P4	Other liabilities			0
P5	Loans and reserves			0
P5.1	Shares			0
P5.2	Equities			0
P5.3	Retained earnings/loss			0
P5.4	Current year profit/loss			0
P5.5	Reserves			0
P6	TOTAL LIABILITIES AND CAPITAL (P1+P2+P3+P4+P5)	0	0	0

/ name and family name / signature / phone number of authorised person /

/ name and family name / signature / phone number of authorised person /

Type of report: Final

FORM BU-OP

Name of company for purchase of receivables

ID number

STATEMENT OF COMPREHENSIVE INCOME (PROFIT AND LOSS STATEMENT)

(EUR 000)

Group of accounts, account	POSITION	NUMBER	Amount
			Current quarter
1	2	3	5
	I. OPERATING INCOME (202 to 206)	201	
60 and 61	1. Sales revenue	202	
62	2. Income from the use of own products, services and goods	203	
630	3. Increase in inventory value of work in progress and finished products	204	
631	4. Depreciation of inventory value of work in progress and finished products	205	
64 and 65	5. Other operating income	206	
	II. OPERATING EXPENSES (208 to 212)	207	
50	1. Costs of goods sold	208	
51	2. Costs of material	209	
52	3. Wages, salaries, and other employee benefits expenses	210	
54	4. Costs of depreciation and provisions	211	
53 and 55	5. Other operating expenses	212	
	A. OPERATING PROFIT / LOSS (201–207)	213	
66	I. FINANCIAL REVENUES	214	
56	II. FINANCIAL EXPENSES	215	
	B. FINANCIAL PROFIT / LOSS (214–215)	216	
67, 68, 691 and 692	I. OTHER INCOME	217	
57, 58, 591 and 592	II. OTHER EXPENSES	218	
	C. OTHER BUSINESS ACTIVITIES PROFIT / LOSS (217–218)	219	
	D. EARNINGS BEFORE TAXATION (213+216+219)	220	
690 – 590	E. NET PROFIT / LOSS OF DISCONTINUED BUSINESS OPERATIONS	221	
	F. PROFIT / LOSS BEFORE TAXES (220+221)	222	
	G. OTHER PROFIT / LOSS RELATED ITEMS /ASSOCIATED WITH CAPITAL/ (224 to 228)	223	
	1. Changes in revaluation reserves in respect of available-for-sale financial assets	224	
	2. Changes in revaluation reserves in respect of property, plant, equipment and intangible assets	225	
	3. Changes in revaluation reserves in respect of investments in associates' equity	226	
	4. Changes in revaluation reserves in respect of actuarial gains (or losses) on defined benefit pension plans	227	
	5. Changes in revaluation reserves in respect of cash flow hedges	228	
	H. TAX EXPENSES FOR ACCOUNTING PERIOD (230+231)	229	
721	1. Current income tax	230	
722	2. Deferred tax income/expenses for the accounting period	231	
	I. NET PROFIT (LOSS) (222+223-229)	232	
	J. EARNINGS PER SHARE		
	1. Basic earnings per share	233	
	2. Diluted earnings per share	234	

/ name and family name / signature / phone number of authorised person /

/ name and family name / signature / phone number of authorised person /

Type of report:

Name of company for purchase of receivables

Final

FORM SPN-OP

ID number

STRUCTURE OF RECEIVABLES BY HOLDERS AND CONTRACTUAL MATURITY

as at

(EUR 000)

No	DESCRIPTION	Potfolio as at reporting date						
		Amount of purchased receivable as at purchasing date - GROSS	Purchased receivable price	Total gross receivable as at reporting date	Value adjustment of receivable	Total net receivable as at reporting date	EUR	Other currencies
		1	2	3	4	5=3-4	6	7
A	STRUCTURE BY HOLDER							
1.	Legal persons - residents							
2	Legal persons – non-residents							
3	Entrepreneurs - residents							
4	Entrepreneurs – non-residents							
5	Natural persons - residents							
6	Natural persons – non-residents							
7	Total A:							
B	Contractual maturity							
1	Up to 30 days							
2	From 31 to 60 days							
3	from 61 to 90 days							
4	from 91 to 180 days							
5	from 181 to 270 days							
6	from 270 to 365 days							
7	Over 365 days							
8	Total B:							

/ name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM SD-OP

Name of company for purchase of receivables

ID number

STRUCTURE OF RECEIVABLES BY INDUSTRIES

as at (EUR 000)

No.	DESCRIPTION	Potfolio as at reporting date						
		Amount of purchased receivable as at purchasing date - GROSS	Purchased receivable price	Total gross receivable as at reporting date	Value adjustment of receivable	Total net receivable as at reporting date	EUR	Other currencies
		1	2	3=1+2	4	5=3+4	6	7
	LEGAL PERSONS - RESIDENTS							
1	Agriculture, forestry and fishing							
2	Mining and quarrying							
3	Manufacturing industry							
4	Electricity supply							
5	Water supply							
6	Construction							
7	Wholesale 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							
A	TOTAL (1+...+21)							
B	NATURAL PERSONS - RESIDENTS							
C	NON-RESIDENTS							
D	TOTAL - gross A+B+C							
E	Value adjustment							
F	TOTAL - net D-E							

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM KL-OP

Name of company for purchase of receivables

ID number

REPORT ON CLASSIFICATION OF RECEIVABLES

as at

(EUR 000)

Red.broj	DESCRIPTION	Collateral value	A	B1	B2	C1	C2	D	E	TOTAL
			Receivables	Receivables	Receivables	Receivables	Receivables	Receivables	Receivables	Receivables
	STRUCTURE BASED ON BENEFICIARY	1	2	3	4	5	6	7	8	9(2+3+4+5+6+7+8)
1.	Legal persons - residents									
2.	Legal persons – non-residents									
3.	Entrepreneurs - residents									
4.	Entrepreneurs – non-residents									
5.	Natural persons - residents									
6.	Natural persons – non-residents									
A	Total:									
B	Value adjustments									
C	TOTAL net (B-A)									

/ Name and family name / signature / phone number of authorised person

/ Name and family name / signature / phone number of authorised person

Type of report:

FORM PRK-OP

Name of company purchase of receivables

ID number

REPORT ON RESTRUCTURED LOANS

as at

(EUR 000)

	DESCRIPTION OF RESTRUCTURING	Principal	interest	Total	Interest rate	Value adjustment for restructured loans	Collateral		Category	Total	Restructuring method
					%		Type	Value	(A,B,C,D,E)		
	Debtor's name	1	2	3 (1+2)	4	5	6	7	8	9 (3-5)	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											
32											
33	Total restructured – category A										
34	Total restructured – category B										
35	Total restructured – category C										
36	Total restructured – category D										
37	Total restructured – category E										
38	Total (1+...+37)										

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM NP-OP

Name of company for purchase
of receivables

ID number

COLLECTION OF RECEIVABLES

as at

(EUR 000)

No.	Description	Collection of receivables				
		Regular repayment	Enforcement on monetary assets	Sale of collateral	Other	Total
		1	2	3	4	1+2+3+4
1.	Legal persons - residents					
2	Legal persons – non-residents					
3	Entrepreneurs - residents					
4	Preduzetnici - non-residents					
5	Natural persons - residents					
6	Natural persons - non-residents					
7	Total:					

/ Name and family name / signature / phone number of authorised
person /

/ Name and family name / signature / phone number of authorised
person /

Type of report:

FORM ND-OP

Name of company for purchase of receivables

ID number

OVERVIEW OF 15 LARGEST DEBTORS

As at

(EUR 000)

No.	Beneficiary	Principal	interest rate	Total	Interest rate, %	Value adjustment	Category (A, B, C, D, E)	Type of collateral	Collateral value	Total	Country	Personal ID/ ID number	Code of activity
		1	2	3=1+2	4	5	6	7	8	9=(3-5)	10	11	12
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													
13.													
14.													
15.													
Ukupno:													

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person

Type of report:

FORM P-LD

Name of company for purchase of receivables

ID number

REPORT ON BORROWINGS TAKEN
as at

(EUR 000)

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

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM VL-LD

Name of company for purchase of
receivables

ID number

LIST OF OWNERS HOLDING OVER 10% OF SHARE
as at

No.	OWNER'S NAME (by size)	Amount (EUR 000)	% of share	Lessee YES/NO	Country	Personal / company ID number	Code of activity
		1	2	3	4	5	6
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
Total 10 largest owners							

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM BS-ST

Name of company for purchase of receivables

ID number

STATISTICAL DATA

(EUR 000)

No.	AVERAGE VALUES	Amount
I	BALANCE SHEET ITEMS	
A	ASSETS	
1.	Average amount of total assets	
B	LIABILITIES	
2	Average amount of total liabilities	
C	CAPITAL	
3	Average amount of total capital	
4	Average amount of core capital	
II	NUMBER OF EMPLOYEES	
1.	Full time employees	
2.	Part time employees	
3.	Number of employees according to accomplished effective working hours	
III	NUMBER OF ORGANISATIONAL UNITS	
1.	Branch	
2	Representative office	
3	Sub-branch	

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

Form D-OP

Name of company for purchase of receivables

REPORT ON DEPOSITS BY SECTORS, CURRENCY AND MATURITY STRUCTURE

(EUR 000)

No	DESCRIPTION	Up to 1 year							over 1 year							TOTAL						
		EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Principal receivables	Interest receivables	TOTAL
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables			
1	Transferable deposits					0	0	0					0	0	0	0	0	0	0	0	0	0
1.1	Depository institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0
1.2	Other financial institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0
1.3	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0
2	Other deposits					0	0	0					0	0	0	0	0	0	0	0	0	0
2.1	Depository institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0
2.2	Other financial institutions, residents					0	0	0					0	0	0	0	0	0	0	0	0	0
2.3	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0
3 (1+2)	TOTAL DEPOSITS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.1	Depository institutions, residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.2	Other financial institutions, residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3	Non-residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 1 TOTAL principal receivables must be equal to the position A2.1, column 1 from the Form BSS-OP

Position 1 TOTAL interest receivables must be equal to the position A2.1, column 2 from the Form BSS-OP

Position 2 TOTAL principal receivables must be equal to the position A2.2, column 1 from the Form BSS-OP

Position 2 TOTAL interest receivables must be equal to the position A2.2, column 2 from the Form BSS-OP

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Name of company for purchase of receivables

FORM

FL-OP

ID number

REPORT ON RECEIVABLES BASED ON PURCHASE OF RECEIVABLES BY SECTORS, CURRENCY AND MATURITY STRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Up to 1 year							over 1 year							TOTAL						
		EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Principal receivables	Interest receivables	TOTAL
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables					
11	Non-financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Public non-financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other non-financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
12	Financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Depository institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Investment funds					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0	0	0	0	0	0	0	0
	Ancillary financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0	0	0	0	0	0	0	0
	Insurance companies					0	0	0					0	0	0	0	0	0	0	0	0	0
	Pension funds					0	0	0					0	0	0	0	0	0	0	0	0	0
13	General government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Central government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Local government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Social security funds					0	0	0					0	0	0	0	0	0	0	0	0	0
14	Households sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Natural persons					0	0	0					0	0	0	0	0	0	0	0	0	0
	Entrepreneurs					0	0	0					0	0	0	0	0	0	0	0	0	0
15	Non-profit institutions serving households					0	0	0					0	0	0	0	0	0	0	0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal receivables must be equal to the position A3, column 1 from the Form BSS-OP

Position 3 UKUPNO interest receivables must be equal to the position A3, column 2 from the Form BSS-OP

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM HoV_AD-OP

Name of company for purchase of receivables

ID number

REPORT ON DEBT SECURITIES BY SECTORS, CURRENCY AND MATURITYSTRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Up to 1 year						over 1 year						TOTAL								
		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*		Total, up to 1 year		EUR		Other foreign currencies*		Principal receivables	Interest receivables	TOTAL		
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables							
11	Non-financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Public non-financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other non-financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
12	Financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Depository institutions																					
	Investment funds					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0	0	0	0	0	0	0	0
	Ancillary financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0	0	0	0	0	0	0	0
	Insurance companies					0	0	0					0	0	0	0	0	0	0	0	0	0
	Pension funds					0	0	0					0	0	0	0	0	0	0	0	0	0
13	General government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Central government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Local government					0	0	0					0	0	0	0	0	0	0	0	0	0
	Social security funds					0	0	0					0	0	0	0	0	0	0	0	0	0
14	Households sector					0	0	0					0	0	0	0	0	0	0	0	0	0
15	Non-profit institutions serving households					0	0	0					0	0	0	0	0	0	0	0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal receivables must be equal to the position A4, column 1 from the Form BSS-OP

Position 3 UKUPNO interest receivables must be equal to the position A4, column 2 from the Form BSS-OP

[Signature box]

/ Name and family name / signature / phone number of authorised person /

[Signature box]

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

Name of company for purchase of receivables

REPORT ON EQUITY SECURITIES BY SECTORS AND CURRENCY STRUCTURE

Sector code	DESCRIPTION	Shares							Equities							EUR			Other f
		EUR		Other foreign currencies*		Total, shares			EUR		Other foreign currencies*		Total, equities			Principal	Interest	Principa	
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	total	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	total	receivables	receivables	receivables	
11	Non-financial sector					0	0	0					0	0	0	0	0		
	Public non-financial institutions					0	0	0					0	0	0	0	0		
	Other non-financial institutions					0	0	0					0	0	0	0	0		
12	Financial sector					0	0	0					0	0	0	0	0		
	Depository institutions																		
	Investment funds					0	0	0					0	0	0	0	0		
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0	0	0		
	Ancillary financial institutions					0	0	0					0	0	0	0	0		
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0	0	0		
	Insurance companies					0	0	0					0	0	0	0	0		
	Pension funds					0	0	0					0	0	0	0	0		
13	General government					0	0	0					0	0	0	0	0		
	Central government					0	0	0					0	0	0	0	0		
	Local government					0	0	0					0	0	0	0	0		
	Social security funds					0	0	0					0	0	0	0	0		
14	Households sector					0	0	0					0	0	0	0	0		
15	Non-profit institutions serving households					0	0	0					0	0	0	0	0		
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	Non-residents					0	0	0					0	0	0	0	0		
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal receivables must be equal to the position A5, column 1 from the Form BSS-OP

Position 3 TOTAL interest receivables must be equal to the position A2, column 2 from the Form BSS-OP

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

Name of company for purchase of receivables

REPORT ON OTHER RECEIVABLES BY SECTORS AND CURRENCY STRUCTURE

Sector code	DESCRIPTION	Trade credits and advances							Other receivables			
		EUR		Other foreign currencies*		Total, trade credits and advances			EUR		Other foreign currencies*	
		Principal receivables	Interest receivables	Principal receivables	Interest receivables	Principal receivables	Interest receivables	Total	Principal receivables	Interest receivables	Principal receivables	Interest receivables
11	Non-financial sector					0	0	0				
	Public non-financial institutions					0	0	0				
	Other non-financial institutions					0	0	0				
12	Financial sector					0	0	0				
	Depository institutions											
	Investment funds					0	0	0				
	Other financial intermediaries, except insurance companies and pension funds					0	0	0				
	Ancillary financial institutions					0	0	0				
	Companies engaged in transfer of financial assets and lenders					0	0	0				
	Insurance companies					0	0	0				
	Pension funds					0	0	0				
13	General government					0	0	0				
	Central government					0	0	0				
	Local government					0	0	0				
	Social security funds					0	0	0				
14	Households sector					0	0	0				
15	Non-profit institutions serving households					0	0	0				
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0				
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal receivables, trade credits and advances must be equal to the position A6, column 1 from the Form BSS-OP

Position 3 TOTAL interest receivables, trade credits and advances must be equal to the position A6, column 2 from the Form BSS-OP

Position 3 TOTAL principal receivables, other receivables mora biti jednaka poziciji A7, column 1 from the Form BSS-OP

Position 3 TOTAL interest receivables, other receivables mora biti jednaka poziciji A7, column 2 from the Form BSS-OP

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:
Name of company for purchase of receivables

Final

FORM PS-OP
ID number

REPORT ON LOANS RECEIVED BY SECTORS, CURRENCY AND MATURITY STRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Up to 1 year							over 1 year							TOTAL						
		EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Total, over 1 year			EUR		Other foreign currencies*		Principal payables	Interest payables	TOTAL
		Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	total	Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	total	Principal payables	Interest payables	Principal payables	Interest payables			
11	Non-financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
12	Financial sector					0	0	0					0	0	0	0	0	0	0	0	0	0
	Depository institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
	Other financial institutions					0	0	0					0	0	0	0	0	0	0	0	0	0
13	General government					0	0	0					0	0	0	0	0	0	0	0	0	0
14+15	Other residents					0	0	0					0	0	0	0	0	0	0	0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0	0	0	0	0	0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal payables must be equal to the position P1, column 1 from the Form BSS-OP

Position 3 TOTAL interest payables must be equal to the position P1, column 2 from the Form BSS-OP

[Signature box]

/ Name and family name / signature / phone number of authorised person /

[Signature box]

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM HoV_PD-OP

Name of company for purchase of receivables

ID number

REPORT ON ISSUED DEBT SECURITIES BY SECTORS, CURRENCY AND MATURITY STRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Up to 1 year							over 1 year							TOTAL						
		EUR		Other foreign currencies*		Total, up to 1 year			EUR		Other foreign currencies*		Total, over 1 year			EUR		Other foreign currencies*		Principal payables	Interest payables	TOTAL
		Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	Total	Principal payables	Interest payables	Principal payables	Interest payables	Principal payables	Interest payables	Total	Principal payables	Interest payables	Principal payables	Interest payables			
11	Non-financial sector					0	0	0					0	0	0			0	0	0	0	0
	Public non-financial institutions					0	0	0					0	0	0			0	0	0	0	0
	Other non-financial institutions					0	0	0					0	0	0			0	0	0	0	0
12	Financial sector					0	0	0					0	0	0			0	0	0	0	0
	Depository institutions																					
	Investment funds					0	0	0					0	0	0			0	0	0	0	0
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0			0	0	0	0	0
	Ancillary financial institutions					0	0	0					0	0	0			0	0	0	0	0
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0			0	0	0	0	0
	Insurance companies					0	0	0					0	0	0			0	0	0	0	0
	Pension funds					0	0	0					0	0	0			0	0	0	0	0
13	General government					0	0	0					0	0	0			0	0	0	0	0
	Central government					0	0	0					0	0	0			0	0	0	0	0
	Local government					0	0	0					0	0	0			0	0	0	0	0
	Social security funds					0	0	0					0	0	0			0	0	0	0	0
14	Households sector					0	0	0					0	0	0			0	0	0	0	0
15	Non-profit institutions serving households					0	0	0					0	0	0			0	0	0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0			0	0	0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date
 Position 3 TOTAL principal payables must be equal to the position P2, column 1 from the Form BSS-OP
 Position 3 TOTAL interest payables must be equal to the position P2, column 2 from the Form BSS-OP

 / Name and family name / signature / phone number of authorised person /

 / Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM OO-OP

Name of company for purchase of receivables

ID number

REPORT ON OTHER LIABILITIES BY SECTORS AND CURRENCY STRUCTURE

(EUR 000)

Sector code	DESCRIPTION	Trade credits and advances						Other liabilities							
		EUR		Other foreign currencies*		Total, trade credits and advances		EUR		Other foreign currencies*		Total, other liabilities			
		Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Principal payables	Total	
11	Non-financial sector					0	0	0					0	0	0
	Public non-financial institutions					0	0	0					0	0	0
	Other non-financial institutions					0	0	0					0	0	0
12	Financial sector					0	0	0					0	0	0
	Depository institutions														
	Investment funds					0	0	0					0	0	0
	Other financial intermediaries, except insurance companies and pension funds					0	0	0					0	0	0
	Ancillary financial institutions					0	0	0					0	0	0
	Companies engaged in transfer of financial assets and lenders					0	0	0					0	0	0
	Insurance companies					0	0	0					0	0	0
	Pension funds					0	0	0					0	0	0
13	General government					0	0	0					0	0	0
	Central government					0	0	0					0	0	0
	Local government					0	0	0					0	0	0
	Social security funds					0	0	0					0	0	0
14	Households sector					0	0	0					0	0	0
15	Non-profit institutions serving households					0	0	0					0	0	0
1	Total residents (11+12+13+14+15)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Non-residents					0	0	0					0	0	0
3 (1+2)	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Foreign currencies denominated in EUR as at reporting date

Position 3 TOTAL principal payables, trade credits and advances must be equal to the position P3, column 1 from the Form BSS-OP

Position 3 TOTAL interest payables, trade credits and advances must be equal to the position P3, column 2 from the Form BSS-OP

Position 3 TOTAL principal payables, must be equal to the position P4, column 1 from the Form BSS-OP

Position 3 TOTAL interest payables, must be equal to the position P4, column 2 from the Form BSS-OP

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report: Final

FORM BS-KGF

Name of credit-guarantee fund

ID number

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)

(EUR 000)

Group of accounts, account	POSITION	NUMBER	Amount
			Current quarter
1	2	3	4
	ASSETS		
00 (part)	A. UNPAID SUBSCRIBED CAPITAL	001	
	B. NON-CURRENT ASSETS (003+004+005+009)	002	
.012	I. GOODWILL	003	
.01 except .012	II. INTANGIBLE ASSETS	004	
	III PROPERTY, PLANT, EQUIPMENT AND BIOLOGICAL ASSETS (006+007+008)	005	
020, 022, 023, 026, 027(part),028(part), .029	1. NProperty, plant, and equipment	006	
024,027(part), 028(part)	2. Investment property	007	
021,025,027(part), 028(part)	3. Biological assets	008	
	IV LONG-TERM FINANCIAL INVESTMENTS (010+011+012)	009	
030,031(part), 032(part), 039(part)	1. Equity investments	010	
031(part), 032(part)	2. Equity investments measured at equity method	011	
032(part),033 to 038, 039(part)	3. Other long-term financial investments	012	
288	C. DEFERRED TAX ASSETS	013	
.04	D. NON-CURRENT ASSETS HELD FOR SALE AND ASSETS FROM DISCONTINUED OPERATIONS	014	
	E. CURRENT ASSETS (016+017)	015	
10 to 13,15	I. INVENTORIES	016	
	II. SHORT-TERM RECEIVABLES, INVESTMENTS AND CASH (018 to 022)	017	
20,21,22 except 223	1. Receivables	018	
223	2. Receivables for overpaid income tax	019	
23 minus 237	3. Short-term financial investments	020	
24	4. Cash equivalents and cash	021	
27 i 28 except 288	5. Value added tax and prepaid costs and accrued income	022	
	F. TOTAL ASSETS (001+002+013+014+015)	023	
	LIABILITIES AND CAPITAL		
	A. CAPITAL (102 to 109)	101	
30	I. INITIAL CAPITAL	102	
31	II. UNPAID SUBSCRIBED CAPITAL	103	
32	III. RESERVES	104	
330,331 and 333	IV. POSITIVE REVALUATION RESERVES AND UNREALISED GAINS FROM AVAILABLE-FOR-SALE FINANCIAL ASSETS	105	
332 and 334	V. NEGATIVE REVALUATION RESERVES AND UNREALISED LOSSES FROM AVAILABLE-FOR-SALE FINANCIAL ASSETS	106	
34	VI. RETAINED EARNINGS	107	
35	VII. LOSS	108	
237	VIII. SHARES AND OWN EQUITY REPURCHASE	109	
	B. LONG-TERM PROVISIONS AND AND LONG TERM LIABILITIES (111+112)	110	
40 (part)	I. LONG-TERM PROVISIONS	111	
41	II. LONG-TERM LIABILITIES (113+114)	112	
414, 415	1. Long-term loans	113	
41 except 414,415	2. Other long-term liabilities	114	
498	C. DEFERRED TAX LIABILITIES	115	
	D. SHORT-TERM PROVISIONS AND SHORT-TERM LIABILITIES (117+124)	116	
	I. SHORT-TERM LIABILITIES (118 to 123)	117	
42, except 427	1. Short-term financial liabilities	118	
427	2. Liabilities from assets held for sale and discontinued operations	119	
43 and 44	3. Liabilities from business operations	120	
45,46 and 49 except 498	4. Other short-term liabilities and accrued costs and deferred income	121	
47,48 except 481	5. Liabilities derived from value added tax and other public revenues	122	
481	6. Income tax payables	123	
40 (part)	II SHORT-TERM PROVISIONS	124	
	E. TOTAL LIABILITIES AND CAPITAL (101+110+115+116)	125	

/ name and family name / signature / phone number of authorised person /

/ name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM BU-KGF

Name of credit-guarantee fund

ID number

STATEMENT OF COMPREHENSIVE INCOME (PROFIT AND LOSS STATEMENT)

(EUR 000)

Group of accounts, account	POSITION	NUMBER	Amount
			Current quarter
1	2	3	5
	I. OPERATING INCOME (202 to 206)	201	
60 and 61	1. Sales revenue	202	
62	2. Income from the use of own products, services and goods	203	
630	3. Increase in inventory value of work in progress and finished products	204	
631	4. Depreciation of inventory value of work in progress and finished products	205	
64 and 65	5. Other operating income	206	
	II. OPERATING EXPENSES (208 to 212)	207	
50	1. Costs of goods sold	208	
51	2. Costs of material	209	
52	3. Wages, salaries, and other employee benefits expenses	210	
54	4. Costs of depreciation and provisions	211	
53 and 55	5. Other operating expenses	212	
	A. OPERATING PROFIT / LOSS (201–207)	213	
66	I. FINANCIAL REVENUES	214	
56	II. FINANCIAL EXPENSES	215	
	B. FINANCIAL PROFIT / LOSS (214–215)	216	
67, 68, 691 and 692	I. OTHER INCOME	217	
57, 58, 591 and 592	II. OTHER EXPENSES	218	
	C. OTHER BUSINESS ACTIVITIES PROFIT / LOSS (217–218)	219	
	D. EARNINGS BEFORE TAXATION (213+216+219)	220	
690 – 590	E. NET PROFIT / LOSS OF DISCONTINUED BUSINESS OPERATIONS	221	
	F. PROFIT / LOSS BEFORE TAXES (220+221)	222	
	G. OTHER PROFIT / LOSS RELATED ITEMS / ASSOCIATED WITH CAPITAL / (224 to 228)	223	
	1. Changes in revaluation reserves in respect of available-for-sale financial assets	224	
	2. Changes in revaluation reserves in respect of property, plant, equipment and intangible assets	225	
	3. Changes in revaluation reserves in respect of investments in associates' equity	226	
	4. Changes in revaluation reserves in respect of actuarial gains (or losses) on defined benefit pension plans	227	
	5. Changes in revaluation reserves in respect of cash flow hedges	228	
	H. TAX EXPENSES FOR ACCOUNTING PERIOD (230+231)	229	
721	1. Current income tax	230	
722	2. Deferred tax income/expenses for the accounting period	231	
	I. NET PROFIT (LOSS) (222+223-229)	232	
	J. EARNINGS PER SHARE		
	1. Basic earnings per share	233	
	2. Diluted earnings per share	234	

/ name and family name / signature / phone number of authorised person /

/ name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM IG-KGF

Name of credit-guarantee fund

ID number

GUARANTEES ISSUED

(EUR 000)

No.	DESCRIPTION	Up to 30 days	31 - 60 days	61 - 90 days	91 - 180 days	181 - 270 days	270 - 365 days	Over 365 days	TOTAL
A	PAYMENT GUARANTEES ISSUED								
1.	Legal persons - residents								
2.	Legal persons – non-residents								
3.	Entrepreneurs - residents								
4.	Preduzetnici - non-residents								
5.	Natural persons - residents								
6.	Natural persons - non-residents								
7	Total A:								
B	PERFORMANCE GUARANTEES ISSUED								
1.	Legal persons - residents								
2.	Legal persons – non-residents								
3.	Entrepreneurs - residents								
4.	Preduzetnici - non-residents								
5.	Natural persons - residents								
6.	Natural persons - non-residents								
7	Total B:								
C	OTHER TYPES OF GUARANTEES								
1.	Legal persons - residents								
2.	Legal persons – non-residents								
3.	Entrepreneurs - residents								
4.	Preduzetnici - non-residents								
5.	Natural persons - residents								
6.	Natural persons - non-residents								
7	Total C:								
TOTAL A+B+C									

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM NG-KGF

Name of credit-guarantee fund

ID number

OVERVIEW OF 15 LARGEST GUARANTEES ISSUED

as at

(EUR 000)

No.	Principal	Type of guarantee	Amount of guarantee	Maturity date	Beneficiary	Country	Personal ID / ID number	Code of activity
		1	2	3	4	5	6	7
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								
11.								
12.								
13.								
14.								
15.								
Total:								

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final Final

FORM ISP-KGF

Name of credit-guarantee fund

ID number

STRUCTURE OF RECEIVABLES WHEN A GUARANTEE IS PAID BY THE FUND

(EUR 000)

STRUCTURE OF RECEIVABLES AS AT REPORTING DAY

No.	DESCRIPTION	Up to 30 days	31 - 60 days	61 - 90 days	91 - 180 days	181 - 270 days	270 - 365 days	Over 365 days	TOTAL
A	PAYMENT GUARANTEES ISSUED								
1.	Legal persons - residents								
2	Legal persons – non-residents								
3	Entrepreneurs - residents								
4	Preduzetnici - non-residents								
5	Natural persons - residents								
6	Natural persons - non-residents								
7	Total A - gross:								
8	Value adjustment								
9	Total A - net (7-8):								
B	PERFORMANCE GUARANTEES ISSUED								
1.	Legal persons - residents								
2	Legal persons – non-residents								
3	Entrepreneurs - residents								
4	Preduzetnici - non-residents								
5	Natural persons - residents								
6	Natural persons - non-residents								
7	Total B - gross:								
8	Value adjustment								
9	Total B - net (7-8):								
C	OTHER TYPES OF GUARANTEES								
1.	Legal persons - residents								
2	Legal persons – non-residents								
3	Entrepreneurs - residents								
4	Preduzetnici - non-residents								
5	Natural persons - residents								
6	Natural persons - non-residents								
7	Total C - gross:								
8	Value adjustment								
9	Total C - net (7-8):								
TOTAL NET A+B+C									
TOTAL GROSS A+B+C									

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Name of credit-guarantee fund

ID number

CLASSIFICATION OF RECEIVABLES WHEN A GUARANTEE IS PAID BY THE FUND

(EUR 000)

CLASSIFICATION OF RECEIVABLES										
No.	DESCRIPTION	Collateral value	A	B1	B2	C1	C2	D	E	TOTAL
		1	2	3	4	5	6	7	8	9(2+3+4+5+6+7+8)
A	PAYMENT GUARANTEES ISSUED									
1.	Legal persons - residents									
2	Legal persons – non-residents									
3	Entrepreneurs - residents									
4	Preduzetnici - non-residents									
5	Natural persons - residents									
6	Natural persons - non-residents									
7	Total A - gross:									
8	Value adjustment									
9	Total A - net (7-8):									
B	PERFORMANCE GUARANTEES ISSUED									
1.	Legal persons - residents									
2	Legal persons – non-residents									
3	Entrepreneurs - residents									
4	Preduzetnici - non-residents									
5	Natural persons - residents									
6	Natural persons - non-residents									
7	Total B - gross:									
8	Value adjustment									
9	Total B - net (7-8):									
C	OTHER TYPES OF GUARANTEES									
1.	Legal persons - residents									
2	Legal persons – non-residents									
3	Entrepreneurs - residents									
4	Preduzetnici - non-residents									
5	Natural persons - residents									
6	Natural persons - non-residents									
7	Total C - gross:									
8	Value adjustment									
9	Total C - net (7-8):									
	TOTAL NET A+B+C									
	TOTAL GROSS A+B+C									

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

FORM ND-KGF

 ID number

OVERVIEW OF 15 LARGEST DEBTORS

As at

(EUR 000)

No.	Beneficiary	Principal	interest rate	Total	Interest rate, %	Value adjustment	Category (A, B, C, D, E)	Type of collateral	Collateral value	Total	Country	Personal ID/ ID number	Code of activity
		1	2	3=1+2	4	5	6	7	8	9=(3-5)	10	11	12
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													
13.													
14.													
15.													
Total:													

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person

Type of report:

Final

FORM PS-KGF

Name of credit-guarantee fund

ID number

INVESTMENT OF IDLE FUNDS

as at

No.	DESCRIPTION	Amount (EUR 000)
		1
1.	Bonds and other debt securities issued by Montenegro, the European Union member state or country signatory to the Agreement on the European Economic Area or central banks thereof or being guaranteed by Montenegro, the European Union member state or country signatory to the Agreement on the European Economic Area;	
2.	Bonds and other debt securities issued or irrevocably guaranteed by the country with credit rating A or better assigned by the rating agency Standard & Poor's or any equivalent rating assigned by another internationally recognised rating agency;	
3.	Bonds and other debt securities issued by banks and other legal persons, provided that they are listed on a stock exchange and traded in organised financial markets and that they have issuer's credit rating A or better assigned by the rating agency Standard & Poor's or any equivalent rating assigned by another internationally recognised rating agency;	
4.	Deposits with banks which have credit rating A or better assigned by the rating agency Standard & Poor's or any equivalent rating assigned by another internationally recognised rating agency.	
Total 10 largest debtors		

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report: Final

FORM P-KGF

Name of credit-guarantee fund

ID number

REPORT ON BORROWINGS TAKEN
as at

(EUR 000)

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

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM VL-KGF

Name of credit-guarantee fund

ID number

LIST OF OWNERS HOLDING OVER 10% OF SHARE

as at

No.	OWNER'S NAME (by size)	Amount (EUR 000)	% of share	Lessee YES/NO	Country	Personal / company ID number	Code of activity
		1	2	3	4	5	6
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
Total 10 largest owners							

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /

Type of report:

Final

FORM BS- ST

Name of credit-guarantee fund

ID number

STATISTICAL DATA

(EUR 000)

No.	AVERAGE VALUES	Amount
I	BALANCE SHEET ITEMS	
A	ASSETS	
1.	Average amount of total assets	
B	LIABILITIES	
2	Average amount of total liabilities	
C	CAPITAL	
3	Average amount of total capital	
4	Average amount of core capital	
II	NUMBER OF EMPLOYEES	
1.	Full time employees	
2.	Part time employees	
3.	Number of employees according to accomplished effective working hours	
III	NUMBER OF ORGANISATIONAL UNITS	
1.	Branch	
2	Representative office	
3	Sub-branch	

/ Name and family name / signature / phone number of authorised person /

/ Name and family name / signature / phone number of authorised person /