



CENTRALNA BANKA CRNE GORE

**Submitting reports “Balance sheet items” and
“Statistical information items” in electronic form
(Technical instruction)**

Version 1.1

2022

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1. General information

Pursuant to the *“Decision on statistical data and information to be submitted by credit institutions to the Central Bank of Montenegro”*, the Central Bank of Montenegro (CBCG) created a software solution for submitting the *“Balance sheet items”* and *“Statistical information items”* reports.

This technical instruction covers the part related to the user guide for submitting reports and the part relating to the XML data structure creating rules and methods.

The report submission application is an integral part of the existing CBCG data exchange system and is available on the test system at <https://srptest>. In the production environment, the application is available at <https://srpap>.

The application is adapted for **Microsoft Edge** and **Google Chrome** browsers. The application is adapted for Microsoft Edge and Google Chrome browsers. If you use Google Chrome, you need to configure the browser as follows to be able to save the reports in pdf format: Settings → Privacy and security → Site Settings → Additional content settings → PDF documents → Open PDFs in Chrome

2. Report submitting application

2.1. Login

Log in by entering your username and password and clicking the **Prijavi se** (Log in) button (Figure 1.)

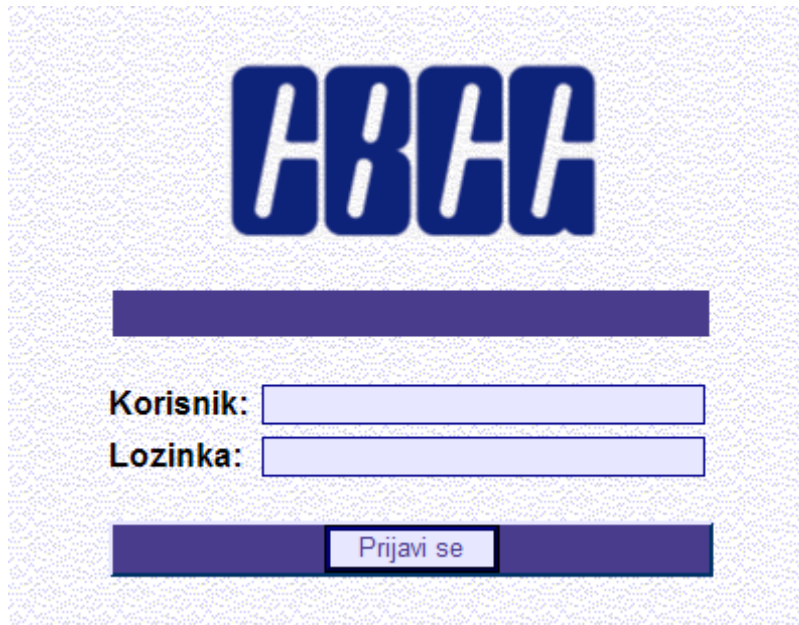


Figure 1.

After a successful login, the **Sistem za razmjenu podataka (Data Exchange System)** home page containing a menu with the following items: *Aplikacija (Application)*, *Prenos podataka (Data Transfer)* will open (Figure 2.)



Figure 2.

Within the **Aplikacija** menu (Figure 3.), the user can change the password (*Promjena lozinke*), log out (*Odjava*) or exit the application (*Izlaz*).

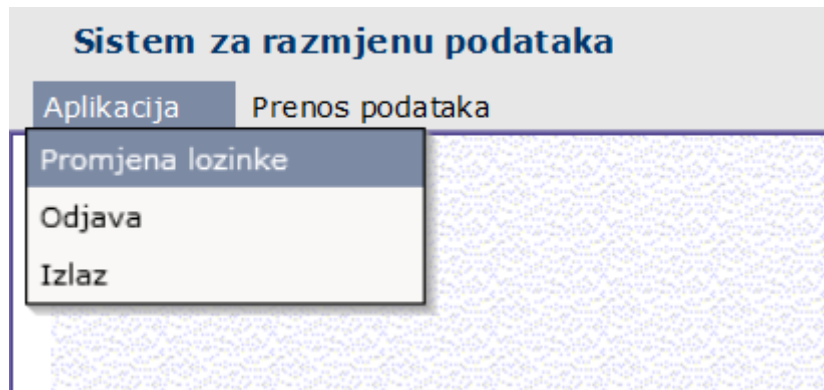


Figure 3.

If the user selects the password change option, a window will open (Figure 4.) in which the user shall enter the new password and new password confirmation. Changes are recorded by pressing the **Sačuvaj** (save) button while clicking on the **nazad** (back) button returns to the previous page.

The image shows a dialog window titled "Promjena lozinke (cbcg_test)". It contains two text input fields. The first is labeled "Nova lozinka:" and the second is labeled "Potvrda nove lozinke:". Below the input fields, there are two buttons: "Sacuvaj" on the left and "Nazad" on the right. The window has a dark blue header bar with the title.

Slika 4.

2.2. Data transfer

The **Prenos podataka** (Data Transfer) menu (Figure 5) contains the following options:

- ✓ Upload
- ✓ Lista fajlova



Figure 5.

2.3. Upload

Starting this option opens the file upload form (Figure 6.).

The screenshot shows a web application window titled "Sistem za razmjenu podataka" with a user logged in as "test banka". The main menu includes "Applikacija", "Prenos podataka", and "Pretraga podataka". The active window is "Upload fajla sa podacima (cbcg_test)". It contains the following fields and controls:

- Metadata: Poslovni partner: NLB BANKA A.D. PODGORICA, Datum/Vrijeme: 26.11.2018 8:56:02, Korisnik: cbcg_test
- File Type: Vrsta fajla: matrica (BS i SI)
- File Selection: Fajl: Browse...
- Notes: Napomena:
- Buttons: Pošalji, Odustani

Figure 6.

The user selects the file type to be sent: In this case, it is a matrix (BS and SI).

By pressing the **Browse** button, the user selects a file to upload.

The file is sent to the CBCG by pressing the **Pošalji (Send)** button, and receives the status **Dostavljen (Submitted)**. It will be followed by validation, after which the file receives the **Ispravan/Neispravan (Correct/Incorrect)** status.

Note: If the user has already sent a correct report for a specific file type and period date, the new report will receive the **Neispravan fajl (Podaci već postoje) (Incorrect File - data already exists)** status and will not be entered. If the user wants to send a new version of the report for that period, the user must first contact the **Department for Financial Stability, Research and Statistics** with a request to declare the previous correct file incorrect. The user will send a new file only after changing the file status.

2.4. Files list

By selecting the Lista fajlova (**Files List**) option (Figure 7.), the user receives a list of all sent files with their sending date, file type and status. Possible file statuses are:

- **Dostavljen (Submitted)** –the file has been submitted
- **Validacija u toku (Ongoing validation)** – the file is being validated
- **Ispravan (Correct)** – the file is correct
- **Neispravan (Incorrect)** – the file is incorrect, i.e. it does not meet the set criteria.

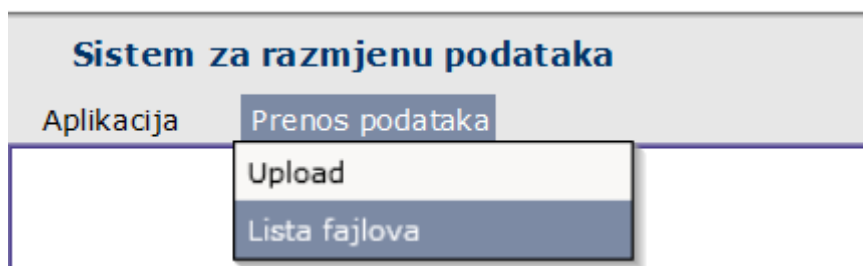


Figure 7.

Lista fajlova(cbcg_test)						
Šifra	Korisnik	Datum	Opis fajla	Vrsta fajla	Status fajla	Akcija
333	cbcg_test	17.05.2006	31.03.2006	matrica (BS i SI)	Ispravan	
332	cbcg_test	17.05.2006	31.03.2006	matrica (BS i SI)	Neispravan	
331	cbcg_test	17.05.2006	31.03.2006	matrica (BS i SI)	Ispravan	

Figure 8.

Ako fajl ima status „Neispravan”, pritiskom na dugme u koloni **Akcija** dobija se spisak grešaka (slika 9).

Opis greške	Polja	Vrijednost greške
1 Format za iznos nije dobar.	stavka	Za oznaku instrumenta: S0001 gdje je vrsta iznosa: 15 i red stavke: 1, format za podatak nije dobar: (99999.99), naziv kolone: IZNOS
2 Format za iznos nije dobar.	stavka	Za oznaku instrumenta: S0002 gdje je vrsta iznosa: 15 i red stavke: 1, format za podatak nije dobar: (99999.99), naziv kolone: IZNOS

Slika 9.

The first column of the errors list gives an error description, the second one contains fields with possible wrong values, and the third one contains specific values in the order corresponding to the order of the specified fields in the second column.

If you get error messages, correct the data in the original files and try to upload them again.

3. XS scheme description

3.1. XSD structure

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<xs:schema attributeFormDefault="unqualified" elementFormDefault="qualified"
xmlns:xs="http://www.w3.org/2001/XMLSchema">
<xs:element name="srp_izv_matrica_glavna">
  <xs:complexType>
    <xs:sequence>
      <xs:element name="maticni_broj" type="xs:string" />
      <xs:element name="vrsta_izvjestaja" type="xs:string" />
      <xs:element name="tip_izvjestaja" type="xs:string" />
      <xs:element name="izvjestajni_period" type="xs:string" />
      <xs:element name="rezultat_tekuceg_perioda" type="xs:string" minOccurs="0"
maxOccurs="1" />
    <xs:element name="srp_izv_matrica_podaci">
      <xs:complexType>
        <xs:sequence>
          <xs:element name="oznaka_instrumenta"
maxOccurs="unbounded">
            <xs:complexType>
              <xs:sequence>
                <xs:element name="vrsta_iznosa"
maxOccurs="unbounded">
                  <xs:complexType>
                    <xs:sequence>
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                        <xs:complexType>
                          <xs:sequence>
                            <xs:element maxOccurs="unbounded" name="stavka">
                              <xs:complexType>
                                <xs:simpleContent>
                                  <xs:extension base="xs:string">
                                    <xs:attribute name="kolona" type="xs:string" use="required" />
                                    <xs:attribute name="naziv" type="xs:string" use="required" />
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        </xs:sequence>
      </xs:complexType>
    </xs:element>
  </xs:sequence>
</xs:complexType>
</xs:element>
</xs:schema>
```



```

        </xs:extension>

        </xs:simpleContent>

    </xs:complexType>

</xs:element>

</xs:sequence>

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                                                    </xs:sequence>
                                                    <xs:attribute

name="vrsta" type="xs:string" use="required" />

                                                    </xs:complexType>
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        </xs:element>
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```

3.2. XML scheme

Due to the file size, a part of the XML scheme containing the instrument label **A0200** is shown.

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<?xml version="1.0" encoding="UTF-8"?>

<srp_izv_matrica_glavna>

    <maticni_broj>xxxxxxx</maticni_broj>
    <vrsta_izvjestaja>BS</vrsta_izvjestaja>
    <tip_izvjestaja>M</tip_izvjestaja>
    <izvjestajni_period>31.07.2022</izvjestajni_period>
    <rezultat_tekuceg_perioda>457856.25</rezultat_tekuceg_perioda>
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3.3. Description of elements

Identification data	
Element	Data
maticni_broj	Description: ID number Input code: This attribute's value contains the reporting institution's identification number.
vrsta_izvjestaja	Description: Balance Sheet Items and Statistical Information Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 1.2. Report type.
tip_izvjestaja	Description: Monthly, Quarterly and Annual Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 1.4. Report type.
izvjestajni_period	Description: Reporting period date Input format: From the <i>Guidelines on reporting for monetary and financial statistics</i> Attribute 1.3. Reporting period. Format: dd.mm.yyyy (last day of the month)
rezultat_tekuceg_perioda	Description: It refers to the difference of current periods revenues and expenditures. Input format: (min) -999999999999.99 (max) 999999999999.99

Element	Data
oznaka_instrumenta	Description: Instrument Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.1. Instrument. Attribute: label
vrsta_iznosa	Description: Amount type Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in 3. Third set of attributes – Amount Type (Note: enter codes without trailing zeros, e.g. 1,2,3,4,5,6,7,8,9,...) Attribute: type

stavke	Description: Represents a single set or row of data for an amount type Input code: In ascending order 1,2,3,4,5...
stavka	Description: The column name and value Input format: Defined by dt:dt attribute Attribute: column, name

In the **stavka** element, the attribute name must be as described in the table:

Item description		
Element	Name	Data
stavka	DRZAVA_SJEDISTA	Description: Country of registered office Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.2. Country of registered office. Data type: string
stavka	MEDJUNARODNA_INSTITUCIJA	Description: International institution Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.3. International institution. Data type: string
stavka	SEKTORSKA_PRIPADNOST	Description: Classification of sectors Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the six-digit code defined in Attribute 2.4. Classification of sectors. Data type: string
stavka	VALUTA	Description: Currency Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.5. Currency. Data type: string
stavka	ORIGINALNA_ROCNOST	Description: Original maturity Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.6. Original maturity. Data type: string

stavka	OTKAZNI_ROK	<p>Description: Notice period</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.7. Notice period</p> <p>Data type: string</p>
stavka	PREOSTALA_ROCNOST	<p>Description: Remaining maturity</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.8. Remaining maturity</p> <p>Data type: string</p>
stavka	GREJS_PERIOD	<p>Description: Grace period</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.9. Grace period.</p> <p>Data type: string</p>
stavka	NAMJENA_KREDITA	<p>Description: Loan purpose</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.10. Loan purpose.</p> <p>Data type: string</p>
stavka	DJELATNOST	<p>Description: Activity</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.11. Activity.</p> <p>Data type: string</p>
stavka	RIZICNA_GRUPA	<p>Description: Risk group</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.12. Risk group.</p> <p>Data type: string</p>
stavka	NOVI_POSAO	<p>Description: New operations</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.13. New operations.</p> <p>Data type: string</p>

stavka	VARIJABILNOST_KAMATE	<p>Description: Interest variability</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.14. Interest variability.</p> <p>Data type: string</p>
stavka	PERIOD_POCETNOG_FIKSIRANJA_KAMATNE_STOPE	<p>Description: Initial interest rate fixing period</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.15. Initial interest rate fixing period.</p> <p>Data type: string</p>
stavka	VRSTA_REFERENTNE_KAMATNE_STOPE	<p>Description: Reference interest rate type</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.16. Reference interest rate type.</p> <p>Data type: string</p>
stavka	ROCNOST_REFERENTNE_KAMATNE_STOPE	<p>Description: Reference interest rate maturity</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.17. Reference interest rate maturity.</p> <p>Data type: string</p>
stavka	UCESTALOST_PROMJENE_KAMATNE_STOPE	<p>Description: Interest rate change frequency</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.18. Interest rate change frequency.</p> <p>Data type: string</p>

stavka	KATEGORIJA_IZNOSA_KREDITA	<p>Description: Loan amount category</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.19. Loan amount category.</p> <p>Data type: string</p>
stavka	KOLATERAL_GARANCIJA	<p>Description: Collateral/guarantee</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.20. Collateral/guarantee.</p> <p>Data type: string</p>
stavka	ISIN	<p>Description: ISIN</p> <p>Input code: The ISIN is checked for the first two characters containing the two-letter designation of the country of residence and a total length of 12 characters.</p> <p>From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.21. ISIN.</p> <p>Data type: string</p>
stavka	POLNA_PRIPADNOST	<p>Description: Gender</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.22. Gender.</p> <p>Data type: string</p>
stavka	UTRZIVOST_KREDITA	<p>Description: Loan marketability</p> <p>Input code: From the <i>Guidelines on reporting for monetary and financial statistics</i> take the code defined in Attribute 2.23. Loan marketability.</p> <p>Data type: string</p>
stavka	IZNOS	<p>Description: Amount</p> <p>Data type: decimal</p>

3.4. Amount format

Allowed amount depending on the amount type defined in Instruction 3. - Third set of attributes – Amount type

Vrsta iznosa	Format iznosa	
	Min	Max
1	0.00	999999999999.99
2	0.00	999999999999.99
3	0.00	999999999999.99
4	-999999999999.99	0.00
5	-999999999999.99	0.00
6	-999999999999.99	0.00
7	-999999999999.99	0.00
8	-999999999999.99	999999999999.99
9	-999.9999	999.9999
10	-999.9999	999.9999
11	-999999999999.99	999999999999.99
12	-999999999999.99	999999999999.99
13	0.00	999999999999.99
14	-999999999999.99	0.00
15	0	999999999
16	0.00	999999999999.99
17	-999999999999.99	999999999999.99
18	0.00	999999999999.99