

ANNEX

THE CHART OF ACCOUNTS OF THE CENTRAL BANK OF MONTENEGRO

CLASS	ACCOUNT	DESCRIPTION
0		<i>CASH AND CASH EQUIVALENTS</i>
	0100	CASH
	0200	DEMAND DEPOSITS
	0300	TIME DEPOSITS
	0400	INVESTMENTS IN SECURITIES
	0500	GOLD
	0600	ASSETS WITH INTERNATIONAL FINANCIAL INSTITUTIONS
	0700	DERIVATIVES
1		<i>FIXED AND OTHER ASSETS</i>
	1100	LOANS
	1200	RECEIVABLES FROM OPERATING ACTIVITIES
	1300	RECEIVABLES FROM EMPLOYEES
	1400	TANGIBLE AND INTANGIBLE ASSETS
	1500	INVENTORY
	1600	OTHER RESOURCES
	1900	OTHER ASSETS
2		<i>FINANCIAL LIABILITIES</i>
	2100	DEPOSITS FROM RESIDENTS
	2200	DEPOSITS FROM NON-RESIDENTS
	2300	LOANS PAYABLE
	2400	LIABILITIES FOR ACCRUED INTEREST
	2500	LIABILITIES FOR SECURITIES
	2600	OTHER FINANCIAL LIABILITIES
3		<i>OTHER LIABILITIES</i>
	3100	FEE PAYABLES
	3200	LIABILITIES FROM OPERATING ACTIVITIES
	3300	LIABILITIES TO EMPLOYEES
	3400	LIABILITIES TO OTHER NATURAL PERSONS
	3500	OTHER LIABILITIES
	3900	CLOSING AND OPENING OF BUSINESS BOOKS
4		<i>CAPITAL AND RESERVES</i>
	4100	INITIAL CAPITAL
	4200	RESERVES
	4300	NET PROFIT/LOSS
	4400	UNDISTRIBUTED INCOME
	4500	LOAN LOSS PROVISIONS
5		<i>FINANCIAL INCOME</i>
	5100	INTEREST EXPENSES
	5200	GAINS FROM REVERSAL OF PROVISIONS
	5300	GAINS ON DISPOSAL OF FINANCIAL ASSETS
	5400	FX REVALUATION GAINS
	5500	OTHER FINANCIAL INCOME
6		<i>OPERATING INCOME AND OTHER INCOME</i>
	6100	FEES
	6200	SPECIFIC FEES
	6300	LEASE INCOME
	6400	SALES
	6500	OTHER INCOME
7		<i>FINANCIAL EXPENSES</i>
	7100	INTEREST
	7200	LOSSES ON DISPOSAL AND IMPAIRMENT OF FINANCIAL ASSETS
	7300	FX REVALUATION LOSSES
	7400	LIQUIDITY LOANS TO BANKS
	7500	OTHER FINANCIAL EXPENSES
8		<i>OPERATING EXPENSES</i>
	8100	FEE EXPENSES
	8200	EMPLOYEE EXPENSES
	8300	ADMINISTRATIVE EXPENSES
	8400	BUSINESS OPERATING EXPENSES
	8500	OTHER OPERATING EXPENSES
9		<i>OFF-BALANCE SHEET</i>