

Pursuant to Article 44 paragraph (2) item 3) of the Central Bank of Montenegro Law (OGM 40/10, 6/13, 70/17, 125/23) and Article 33b paragraph (2) of the Law on Resolution of Credit Institutions (OGM 72/19, 8/21, 113/24), the Council of the Central Bank of Montenegro, at its meeting held on 17 April 2025, passed the following

DECISION

ON REPORTING TO THE CENTRAL BANK OF MONTENEGRO FOR THE PURPOSE OF PURSUING RESOLUTION FUNCTION

Subject matter

Article 1

This Decision shall prescribe the types, format, and content of reports and data that credit institutions submit to the Central Bank of Montenegro (hereinafter: the Central Bank), for the purpose of determining and monitoring the minimum requirement for own funds and eligible liabilities, as well as for fulfilling the resolution function of the Central Bank, including the deadlines for their submission.

Mutatis Mutandis

Article 2

The provisions of this Decision shall apply mutatis mutandis to legal persons referred to in Article 3, items 2), 3), and 4) of the Law on Resolution of Credit Institutions (hereinafter: the Law).

Reports for Determining and Monitoring the Minimum Requirement for Own Funds and Eligible Liabilities

Article 3

- (1) A credit institution shall submit the following quarterly reports to the Central Bank:
- 1) report on minimum requirement for own funds and eligible liabilities (MREL1 template);
 - 2) report on own funds and liabilities (RKO template);
 - 3) report on own funds and liabilities presented in accordance with the reverse priority ranking in bankruptcy proceedings (ORP template);
 - 4) report on the structure of eligible liabilities qualified for the internal minimum requirement for own funds and eligible liabilities (IM template); and
 - 5) report on the structure of eligible liabilities (KO template).
- (2) The reports referred to in paragraph (1) of this Article shall be submitted to the Central Bank no later than 20 days after the end of the quarter to which they relate.

Reports for the Purpose of Fulfilling the Resolution Function of the Central Bank

Article 4

(1) A credit institution shall submit to the Central Bank annual reports for the purpose of fulfilling the resolution function of the Central Bank, which shall in particular include:

- 1) report on all valid hedging agreements concluded by the credit institution with other counterparties (swaps, options, and other derivatives); if the credit institution has not entered into such agreements but has purchased derivatives for hedging purposes, documentation of such purchases shall be submitted for all existing hedges (S-UZKR template);
- 2) list of all valid real estate lease agreements used for business purposes by the credit institution (S-UZ template);
- 3) list of all valid service agreements with third parties, including service agreements with group members (S-UD template);
- 4) list of all valid agreements on borrowings under which the credit institution has borrowed from other legal persons (S-UP template);
- 5) list of all valid subordinated debt agreements (S-USD template);
- 6) list of all valid intra-group financing agreements as well as intra group guarantee agreements (S-UFG template);
- 7) list of all valid agreements with foreign correspondent credit institutions with which the credit institution has concluded cooperation agreement (S-UKB template);
- 8) list of all valid agreements constituting financial liability of the credit institution (deposits, borrowings, subordinated debt, or other financial liabilities) in which the governing law is not the law of Montenegro, but the law of another country (S-PTZ template).

(2) Agreements subject to reporting in line with paragraph (1) of this Article shall be submitted by the credit institution in electronic form.

(3) Contracts referred to in paragraph (1) of this Article which are not concluded in a language in official use in Montenegro shall be accompanied by a certified translation into Montenegrin by a sworn translator.

(4) Reports referred to in paragraph (1) of this Article shall reflect the status as of 31 December of the year preceding the year of submission and shall be submitted no later than 15th of April of the current year.

Reporting Templates

Article 5

The reports referred to in this Decision shall be submitted by credit institutions using the templates provided in the Annex attached to this decision and making integral part thereof, in electronic format to the e-mail address: sanacija@cbcg.me.

Entry into force

Article 6

This Decision shall enter into force on the eighth day following that of its publication in the Official Gazette of Montenegro.

THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO

Decision number: 0101- 3417 - 3/2025
Podgorica, 17 April 2025

**CHAIRPERSON
G O V E R N O R,**

Irena Radović, m.p.

Reporting Templates

MINIMUM REQUIREMENT FOR OWN FUNDS AND
ELIGIBLE LIABILITIES

MREL1 TEMPLATE

(thousand euros)

		AMOUNT
		0010
0100	TOTAL RISK EXPOSURE AMOUNT (TREA)	
0200	TOTAL EXPOSURE MEASURE (TEM)	
0300	MREL REQUIREMENT AS % OF TREA	
0310	MREL REQUIREMENT AS % OF TEM	
0400	OWN FUNDS AND ELIGIBLE LIABILITIES	
0410	Of which: own funds and subordinated liabilities	
0420	Of which: governed by third country law	
0430	Of which: containing a write down and conversion clause as referred to in Article 108 of the Law on Resolution of Credit Institutions	
0450	OTHER BAIL-INABLE LIABILITIES	
0460	Of which: governed by third country law	
0470	Of which: containing a write down and conversion clause as referred to in Article 108 of the Law on Resolution of Credit Institutions	
0480	Residual maturity of < 1 year	
0485	Residual maturity of >= 1 year and < 2 years	
0490	Residual maturity of >= 2 years	
0500	OWN FUNDS AND ELIGIBLE LIABILITIES AS A PERCENTAGE OF THE TREA	
0510	Of which: own funds and subordinated liabilities	
0520	OWN FUNDS AND ELIGIBLE LIABILITIES AS A PERCENTAGE OF THE TEM	
0530	Of which: own funds and subordinated liabilities	

OWN FUNDS AND LIABILITIES OF THE BANK												RKO TEMPLATE			
													(thousand euros)		
Structure of liabilities	Code	MONTENEGRO										FOREIGN COUNTRIES		Total	
		Natural persons	Micro, small and medium enterprises (SME)	Large business undertakings	Credit institutions	Insurance companies and pension funds	Other financial institutions	Of which: Intra-group exposure	Central government and central banks	Other	Liabilities in line with EU/EEA jurisdiction/law	Liabilities not in line with EU/EEA jurisdiction/law			
		010	020	030	040	050	060	070	080	090	100	110	120		
TOTAL LIABILITIES NOT SUBJECT TO WRITE-DOWN AND CONVERSION POWERS	100	0	0	0	0	0	0	0	0	0	0	0	0	0	
Covered deposits (Law Article 94 paragraph (3) item 1)	110													0	
Secured liabilities (Law Article 94 paragraph (3) item 2)	120													0	
Liabilities towards clients (Law Article 94 paragraph (3) item 3)	130													0	
Liabilities secured by virtue of a fiduciary relationship (Law Article 94 paragraph (3) item 4)	135													0	
Liabilities to credit institutions < 7 days (Law Article 94 paragraph (3) item 5)	140													0	
Liabilities owed to the settlement systems, operators of these systems or their participants < 7 days (Law Article 94 paragraph (3) item 6)	150													0	
Liabilities towards employees (Law Article 94 paragraph (3) item 7 indent 1)	160													0	
Liabilities towards creditors (Law Article 94 paragraph (3) item 7 indent 2)	170													0	
Liabilities towards tax authorities and authorities competent for health insurance, pension insurance and other benefits under the umbrella of social insurance (Law Article 94 paragraph (3) item 7 indent 3)	180													0	
Liabilities towards Deposit Protection Fund (Law Article 94 paragraph (3) item 7 indent 4)	190													0	
TOTAL LIABILITIES SUBJECT TO WRITE-DOWN AND CONVERSION POWERS	200	0	0	0	0	0	0	0	0	0	0	0	0	0	
Deposits that are not guaranteed deposits	210	0	0	0	0	0	0	0	0	0	0	0	0	0	
Residual maturity of < 1 year	211													0	
Residual maturity of >= 1 year	212													0	
Market value of liabilities arising from derivatives*	220													0	
Sum of net position of liabilities taking into account prudential netting rules	221													0	
Structured notes	230	0	0	0	0	0	0	0	0	0	0	0	0	0	
Residual maturity of < 1 year	231													0	
Residual maturity of >= 1 year	232													0	
Unsecured senior liabilities	240	0	0	0	0	0	0	0	0	0	0	0	0	0	
Residual maturity of < 1 year	241													0	
Residual maturity of >= 1 year	242													0	
Claims of shareholders holding 10% or more of the capital or vote	250	0	0	0	0	0	0	0	0	0	0	0	0	0	
Residual maturity of < 1 year	251													0	
Residual maturity of >= 1 year	252													0	
Senior non-preferred liabilities	260	0	0	0	0	0	0	0	0	0	0	0	0	0	
Residual maturity of < 1 year	261													0	
Residual maturity of >= 1 year	262													0	
Subordinated liabilities (not recognised as part of own funds)	270	0	0	0	0	0	0	0	0	0	0	0	0	0	
Residual maturity of < 1 year	271													0	
Residual maturity of >= 1 year	272													0	
Non-financial liabilities	280													0	
Remaining liabilities	290													0	
OWN FUNDS	300													0	
Common Equity Tier 1 capital	310														
Additional Tier 1 capital	320														
Tier 2 capital	330														
TOTAL OWN FUNDS AND LIABILITIES INCLUDING LIABILITIES FROM DERIVATIVES	400													0	
TOTAL CAPITAL	500														
TOTAL ASSETS	600														
COMMENT ON DERIVATIVE LIABILITIES															
*This category includes liabilities arising from derivatives, based on their market value and counterparty rights. If the value is reported as zero, the following should be stated in this comment section: a. The bank has no derivatives b. The net derivative position is reported on the asset side of the balance sheet															

OWN FUNDS AND LIABILITIES PRESENTED IN LINE WITH THE REVERSE PRIORITY RANKING IN BANKRUPTCY PROCEEDINGS										ORP TEMPLATE
										thousand euros
No.	Priority ranking (reverse priority ranking in bankruptcy proceedings)	Own funds and liabilities			Own funds and liabilities minus liabilities excluded from bail-in instrument					
		030	040	050	060	of which: with residual maturity				
						of which: own funds and eligible liabilities that can be used for fulfilling MREL requirement	≥ 1 year < 2 years	≥ 2 years < 5 years	≥ 5 years < 10 years	≥ 10 years
010	020	030	040	050	060	070	080	090	100	110
0	Amount of balance sheet capital not included in own funds			0						
1	Common Equity Tier 1 capital	0		0	0					0
2	Additional Tier 1 capital	0		0	0					
3	Tier 2 capital and amortised Tier 2 capital instruments			0	0					
4	Subordinated debt not included in own funds			0	0					
5	Internal MREL			0	0					
6	External (subordinated) MREL			0	0					
7	Claims that no longer meet the conditions for external MREL from item 6), but remain subordinated			0	0					
8	Claims of bank's shareholders			0	0					
9	Claims of other creditors (including eligible liabilities that are not subordinated)			0	0					
10	Claims based on covered deposits not included under no. 11 and 12			0	0					
11	Claims of natural and legal persons classified under the accounting law as micro, small, or medium-sized enterprises, based on covered deposits exceeding the guaranteed deposit amount			0	0					
12	Claims of the Deposit Protection Fund	0	0	0						
13	Claims of the Central Bank in accordance with the Bank Bankruptcy and Liquidation Law		0	0						
14	Claims secured up to the value of their collateral		0	0						
OWN FUNDS AND LIABILITIES		0	0	0	0	0	0	0	0	0
TOTAL OWN FUNDS AND LIABILITIES AND BALANCE SHEET CAPITAL NOT INCLUDED IN OWN FUNDS		0	0	0	0	0	0	0	0	0

INTERNAL MREL

IM TEMPLATE
(thousand euros)

		AMOUNT
		0010
0100	TOTAL RISK EXPOSURE AMOUNT (TREA)	
0110	TOTAL EXPOSURE MEASURE (TEM)	
0200	OWN FUNDS AND ELIGIBLE LIABILITIES	
0210	ELIGIBLE OWN FUNDS	
0220	Common Equity Tier 1 capital (CET1)	
0230	Eligible Additional Tier 1 capital	
0240	Eligible Tier 2 capital	
0250	Eligible liabilities and guarantees	
0260	Eligible liabilities (excluding guarantees)	
0270	Guarantees provided by the resolution entity and permitted by the resolution authority	
0280	Of which: Collateralised part of the guarantee	
0290	(-) Own funds instruments and eligible liabilities instruments issued by non-resolution entities of the same resolution group	
0293	(-) Of which: Own funds instruments issued by liquidation entities	
0295	Excess of deductions from eligible liabilities over eligible liabilities	
	RATIOS OF ELIGIBLE OWN FUNDS AND ELIGIBLE LIABILITIES	
0400	OWN FUNDS AND ELIGIBLE LIABILITIES AS A PERCENTAGE OF THE TREA	
0410	of which: permitted guarantees	
0420	OWN FUNDS AND ELIGIBLE LIABILITIES AS A PERCENTAGE OF THE TEM	
0430	of which: permitted guarantees	
0440	CET1 (%) available after meeting the entity's requirements	
	BAIL-INABLE LIABILITIES	
0550	Other bail-inable liabilities	
0560	Of which: governed by third country law	
0570	Of which: containing a write down and conversion clause as referred to in Article 108 of the Law on Resolution of Credit Institutions	
0580	Residual maturity of < 1 year	
0590	Residual maturity of >= 1 year and < 2 years	
0600	Residual maturity of >= 2 years	
0620	Own funds and eligible liabilities issued by liquidation entities of the same resolution group	
0630	Ratio of own funds instruments issued by liquidation entities over eligible own funds and eligible liabilities	

STRUCTURE OF ELIGIBLE LIABILITIES

KO TEMPLATE
(thousand
euros)

		AMOUNT
0100	ELIGIBLE LIABILITIES	
0200	Non-covered and non-preferential deposits \geq 1 year	
0210	Of which: residual maturity of \geq 1 year and $<$ 2 years	
0220	Of which: Residual maturity of \geq 2 years	
0230	Of which: issued by dependent legal persons	
0300	Liabilities secured and not covered by collateral \geq 1 year	
0310	Of which: residual maturity of \geq 1 year and $<$ 2 years	
0320	Of which: residual maturity of \geq 2 years	
0330	Of which: issued by dependent legal persons	
0400	Structured notes \geq 1 year	
0410	Of which: residual maturity of \geq 1 year and $<$ 2 years	
0420	Of which: residual maturity of \geq 2 years	
0430	Of which: issued by dependent legal persons	
0500	Unsecured senior liabilities \geq 1 year	
0510	Of which: residual maturity of \geq 1 year and $<$ 2 years	
0520	Of which: residual maturity of \geq 2 years	
0530	Of which: issued by dependent legal persons	
0600	Non-preferred unsecured senior liabilities \geq 1 year	
0610	Of which: residual maturity of \geq 1 year and $<$ 2 years	
0620	Of which: residual maturity of \geq 2 years	
0630	Of which: issued by dependent legal persons	
0700	Subordinated liabilities (not recognised as part of own funds) \geq 1 year	
0710	Of which: residual maturity of \geq 1 year and $<$ 2 years	
0720	Of which: residual maturity of \geq 2 years	
0730	Of which: issued by dependent legal persons	
0800	Other eligible liabilities \geq 1 year	
0810	Of which: residual maturity of \geq 1 year and $<$ 2 years	
0820	Of which: residual maturity of \geq 2 years	
0830	Of which: issued by dependent legal persons	

CREDIT RISK HEDGING CONTRACTS				S-UZKR TEMPLATE
No.	Counterparty	Contract number	Contract date	Note
	010	020	030	040
1				
2				
3				
4				
5				

LEASE CONTRACTS									S-UZ TEMPLATE
No.	Lessor	Real estate folio in the land register	Real estate description	Contract number	Contract date	Lease value (per month)	Duration of contractual obligation	Contract expiration date	Note
	010	020	030	040	050	060	070	080	090
1									
2									
3									
4									
5									

CONTRACTS WITH SUPPLIERS

**S-UD
TEMPLATE**

No.	Organisational unit	Supplier	Contract date	Validity date	Subject of the contract	Amount	Payment (monthly/annually)	Applicable law	Note
	010	020	030	040	050	060	070	080	090
1									
2									
3									
4									
5									

BORROWINGS CONTRACTS

S-UP TEMPLATE

No.	Creditor	Loan receipt date	Interest rate %	Approved amount	Balance as at 31 December (Of the previous calendar year)	Maturity date	Applicable law	Note
	010	020	030	040	050	060	070	080
1								
2								
3								
4								
5								

SUBORDINATED DEBT CONTRACTS							S-USD TEMPLATE
No.	Creditor	Contract number	Contract date	Amount	Interest rate %	Contract expiration date	Note
	010	020	030	040	050	060	070
1							
2							
3							
4							
5							

INTRA-GROUP FINANCING CONTACTS								S-UFG TEMPLATE
No.	Counterparty	Contract number	Contract date	Amount	Interest rate %	Contract expiration date	Applicable law	Note
	010	020	030	040	050	060	070	080
1								
2								
3								
4								
5								

CONTRACTS WITH CORRESPONDENT BANKS						S-UKB TEMPLATE
No.	Counterparty	Currency	Account number	Contract number	Contract date	Note
	010	020	030	040	050	060
1						
2						
3						
4						
5						

CONTRACTS REPRESENTING BANK'S FINANCIAL LIABILITY SUBJECT TO THIRD-COUNTRY LAW S-UO									TEMPLATE	
No.	Counterparty	Contract number	Contract date	Amount	Interest rate %	Contract expiration date	Applicable law	Contractual liability under Article 108 paragraph (1) of the Law	Contractual liability under Article 42, paragraph (1) items 16) to 18) and Article 55 paragraph (1) items 13) to 15) of the Decision on Capital Adequacy	Note
	010	020	030	040	050	060	070	080	090	100
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										