

Pursuant to Article 44 paragraph 2 item 3 of the Central Bank of Montenegro Law (OGM 40/10, 06/13, 70/17), Article 233 paragraph 2 of the Law on Credit Institutions (OGM 72/19), the Council of the Central Bank of Montenegro, at its meeting held on 29 December 2020, passed the following

DECISION ON REPORTING TO THE CENTRAL BANK OF MONTENEGRO

Subject matter

Article 1

This decision shall regulate types, format, and content of the reports and other data that the credit institutions shall submit to the Central Bank of Montenegro (hereinafter: the Central Bank), and the deadlines for their submission.

Daily reports

Article 2

- (1) A credit institution shall submit to the Central Bank the following daily reports:
- 1) Report on Available Liquid Funds, Liabilities and Executed Payments (Template RLS);
 - 2) Report on Deposits of Natural and Legal Persons (Template DFLPL);
 - 3) Report on Cash Balances (Template SGN).
- (2) A credit institution shall submit to the Central Bank daily reports referred to in paragraphs (1) and (2) of this Article on the following working day no later than 15:00 hours.
- (3) A credit institution shall submit to the Central Bank daily reports referred to in paragraph (1) item 3) of this Article on the following working day no later than 9:00 hours.

Ten-day Report

Article 3

- (1) A credit institution shall submit to the Central Bank the ten-day liquidity report (Template DPL).
- (2) A credit institution shall submit to the Central Bank the report referred to in paragraph (1) of this Article no later than five days following the expiry of the reporting ten-day period.

Monthly Reports

Article 4

- (1) A credit institution shall submit to the Central Bank the following monthly reports:
 - 1) Report on the Balance and Turnover of Funds at the Accounts (Template SRB);
 - 2) Balance Sheet (Template M-BS);
 - 3) Balance Sheet (Template M-BS1);
 - 4) Profit and Loss Statement (Template M-BU);
 - 5) Report on Other Comprehensive Income (Template M-UOR);
 - 6) Off-Balance Sheet Records (Template M-BS_VB);
 - 7) Report on Cash and Deposit Accounts with Central Banks (Template M-ND);
 - 8) Report on Receivables from Credit Institutions and Other Financial Institutions – Demand and Term (Template M-PBFI)
 - 9) Liquidity Coverage Report – Liquid Assets (Template LP-LA);
 - 10) Liquidity Coverage Report – Outflows (Template LP-O);
 - 11) Liquidity Coverage Report – Inflows (Template LP-P);
 - 12) Liquidity Coverage Report - Calculations (Template LP-I);
 - 13) Report on Securities Measured at Amortised Cost (Template M-HOV_AA);
 - 14) Report on Financial Assets not Measured at Amortised Cost (Template M-HOV_AF);
 - 15) Report on Securities Issued and Derivative Financial Liabilities (Template M-HOV_PF);
 - 16) Overview of Securities Issued by the State (Government of Montenegro) – (Template M-HOV-ACG);
 - 17) Report on Issuers of Securities Owned by the Credit Institutions (Template M-HOV IPPZP);
 - 18) Report on Securities by Industries (Template M-SR_HOV);
 - 19) Report on Subordinated Debt by Industries (Template M-SR_SUB);
 - 20) Report on Prepayments Received (Template M-SR_AV);
 - 21) Report on Loans and Receivables from Credit Institutions and Other Clients (Template M-KL1);
 - 22) Report on Loans and Other Receivables from Natural Persons (Template M-KFL);
 - 23) Report on Loans and Other Receivables/Deposits and Funds at Escrow Account per Industries of Non-Financial Sector (Template M-KD);
 - 24) Report on Structure of Loans and Other Receivables by Purpose (Template M-SKN);
 - 25) Report on Asset Classification (Template M-KA1);
 - 26) Report on Off-Balance Sheet Asset Classification (Template M-KA2);
 - 27) Report on Past Due Loans and Receivables from Credit Institutions and Other Clients (Template M-BSK1);
 - 28) Report on Classification of Assets and List of Non-Performing Assets (Template M-KNA_B);
 - 29) Report on Classification of Off-Balance Sheet and List of Non-Performing Off-Balance Sheet Assets (Template M-KNA_VB);
 - 30) Overview of Loans Migrated from One Stage into Another (Template M-MK);

- 31) Report on Exposure Concentration - Overview of 50 largest sub-accounts (individually granted) of exposures of clients (natural and legal persons) (Template M-NDB1);
- 32) Report on Exposure Concentration - Overview of 50 largest debtors (natural and legal persons) of the credit institution – total exposure per the client (Template M-NDB2);
- 33) Report on Credit Institution's Receivables Sold and Repurchased (Template M-OIPP);
- 34) Report on 50 Largest Debtors of the Credit Institution Based on Factoring Operations (Template M-50 FD);
- 35) Report on Loans Granted with Grace Period and One-Off Maturity (Template M-GP_JD);
- 36) Extension of Repayment Period for Principal or Interest (Template M-PRK_1);
- 37) Reduction in Interest Rate on Loan Granted (Template M-PRK_II);
- 38) Acquired Debtor's Receivables to Third Party, Either Against Partial or Full Loan Repayment (Template M-PRK_III);
- 39) Reduction in the Amount of Debt, Principal or Interest (Template M-PRK_IV);
- 40) Capitalisation of Interest on Loan Granted to the Debtor (Template M-PRK_V);
- 41) Replacement of the Existing Loan(s) by New Loan (Template M-PRK_VI);
- 42) Other Similar Arrangements Facilitating the Debtor's Financial Position (Template MPRK_VII);
- 43) Report on Total Restructured Loans and Other Receivables (Template M-PRK_VIII);
- 44) Report on Deposits and Funds at Escrow Account (Template M-D);
- 45) Report on Credit Institutions' Largest Depositors – 50 Largest Depositors (legal and natural persons) – (Template M-NDEP);
- 46) Report on Borrowings (Template M-IP);
- 47) Report on Borrowings Taken (Template M-P);
- 48) Report on Assets and Liabilities Maturity Match (Template M-RU);
- 49) Report on Credit Institutions' Receivables from Non-Residents per the Country (Template M-PZ);
- 50) Report on Credit Institutions' Liabilities to Non-Residents per the Country (Template M-OZ);
- 51) Overview of Payment System Transaction Fees and Commissions (Template M-NPPP);
- 52) Report on Weighted Average Deposit Interest Rates (Template M-KS PPP);
- 53) Assets to be Measured (Template M-MSFI9-A);
- 54) Liabilities to be Measured (Template M-MSFI9-P);
- 55) Profit and Loss Statement Positions to be Measured (Template M-IFRS9-BU);
- 56) Loans and Deposits of Resident FISIM Producers (S.122) provided to Resident FISIM Producers (S.122 and S.125) (Template M-FISIM-FP);
- 57) Loans and Deposits of Resident FISIM Producers (S.122) provided to non-FISIM Producers (Template M-FISIM-NFP).

(2) A credit institution shall submit to the Central Bank the reports under paragraph (1) of this Article no later than eight days following the expiry of the reporting monthly period.

Quarterly Reports

Article 5

- (1) A credit institution shall submit to the Central Bank the following quarterly reports:
 - 1) Report on the Balance and Turnover of Funds at the Accounts (Template SRB);
 - 2) Balance Sheet (Template M-BS);
 - 3) Balance Sheet (Template M-BS1);
 - 4) Profit and Loss Statement (Template M-BU);
 - 5) Report on Other Comprehensive Income (Template M-UOR);
 - 6) Off-Balance Sheet Records (Template M-BS_VB);
 - 7) Report on Cash and Deposit Accounts with Central Banks (Template M-ND);
 - 8) Report on Receivables from Credit Institutions and Other Financial Institutions – Demand and Time (Template M-PBFI);
 - 9) Liquidity Coverage Report – Liquid Assets (Template LP-LA);
 - 10) Liquidity Coverage Report – Outflows (Template LP-O);
 - 11) Liquidity Coverage Report – Inflows (Template LP-P);
 - 12) Liquidity Coverage Report - Calculations (Template LP-I);
 - 13) Report on Securities Measured at Amortised Cost (Template M-HOV_AA);
 - 14) Report on Financial Assets not Measured at Amortised Cost (Template M-HOV_AF);
 - 15) Report on Securities Issued and Derivative Financial Liabilities (Template M-HOV_PF);
 - 16) Overview of Securities Issued by the State (Government of Montenegro) – (Template M-HOV-ACG);
 - 17) Report on Issuers of Securities Owned by the Credit Institutions (Template M-HOV_IPPZP);
 - 18) Report on Loans and Receivables from Credit Institutions and Other Clients (Template M-KL1);
 - 19) Report on Loans and Other Receivables from Natural Persons (Template M-KFL);
 - 20) Report on Loans and Other Receivables/Deposits and Funds at Escrow Account per Industries of Non-Financial Sector (Template M-KD);
 - 21) Report on Structure of Loans and Other Receivables by Purpose (Template M-SKN);
 - 22) Report on Asset Classification (Template M-KA1);
 - 23) Report on Off-Balance Sheet Asset Classification (Template M-KA2);
 - 24) Report on Past Due Loans and Receivables from Credit Institutions and Other Clients (Template M-BSK1);
 - 25) Report on Classification of Assets and List of Non-Performing Assets (Template M-KNA_B);
 - 26) Report on Classification of Off-Balance Sheet and List of Non-Performing Off-Balance Sheet Assets (Template M-KNA_VB);
 - 27) Overview of Loans Migrated from One Stage into Another (Template M-MK);
 - 28) Report on Exposure Concentration - Overview of 50 largest sub-accounts (individually granted) of exposures of clients (natural and legal persons) (Template M-NDB1); Exposure Concentration
 - 29) Report on Concentration of Exposures - Overview of 50 largest debtors (natural and legal persons) of the credit institution – total exposure per client (Template M-NDB2);

- 30) Report on Credit Institution's Receivables Sold and Repurchased (Template M-OIPP);
- 31) Report on 50 Largest Debtors of the Credit Institution Based on Factoring Operations (Template M-50 FD);
- 32) Report on Loans Granted with Grace Period and One-Off Maturity (Template M-GP_JD);
- 33) Extension of Repayment Period for Principal or Interest (Template M-PRK_I);
- 34) Reduction in Interest Rate on Loan Granted (Template M-PRK_II);
- 35) Acquired Debtor's Receivables to Third Party, Either Against Partial or Full Loan Repayment (Template M-PRK_III);
- 36) 39) Reduction in the Amount of Debt, Principal or Interest (Template M-PRK_IV);
- 37) Capitalisation of Interest on Loan Granted to the Debtor (Template M-PRK_V);
- 38) Replacement of the Existing Loan(s) by New Loan (Template M-PRK_VI);
- 39) Other Similar Arrangements Facilitating the Debtor's Financial Position (Template MPRK_VII);
- 40) Report on Total Restructured Loans and Other Receivables (Template M-PRK_VIII);
- 41) Report on Receivables Written-off from Internal Records (Template VB-Otpis);
- 42) Report on Deposits and Funds at Escrow Account (Template M-D);
- 43) Report on Credit Institutions' Largest Depositors – 50 Largest Depositors (legal and natural persons) – (Template M-NDEP);
- 44) Report on Borrowings (Template M-IP);
- 45) Report on Borrowings Taken (Template M-P);
- 46) Report on Assets and Liabilities Maturity Match (Template M-RU);
- 47) Report on Credit Institutions' Receivables from Non-Residents per the Country (Template M-PZ);
- 48) Report on Credit Institutions' Liabilities to Non-Residents per the Country (Template M-OZ);
- 49) Overview of Payment System Transaction Fees and Commissions (Template M-NPPP);
- 50) Report on Weighted Average Deposit Interest Rates (Template M-KS_PPP);
- 51) Assets to be Measured (Template M-IFRS9-A);
- 52) Liabilities to be Measured (Template M-IFRS9-P);
- 53) Profit and Loss Statement Positions to be Measured (Template M-IFRS9-BU);
- 54) Loans and Deposits of Resident FISIM Producers (S.122) provided to Resident FISIM Producers (S.122 and S.125) (Template M-FISIM-FP);
- 55) Loans and Deposits of Resident FISIM Producers (S.122) provided to non-FISIM Producers (Template M-FISIM-NFP);
- 56) Report on Own Funds of a Credit institution (Template RK);
- 57) Report on Credit Institution's Capital Adequacy Ratio (Template KS);
- 58) Report on Risk-Weighted Exposure to Credit Risk, Counterparty Credit Risk and Free Delivery under Standardized Approach (Template PBAV);
- 59) Report on Capital Requirement for Operational Risk (Template OR);
- 60) Report on Market Risks: Standardised Approach for Position Risks in Traded Debt Instruments (Template KZ-DI);
- 61) Report on Market Risk: Standardised Approach for Position Risk in Equities (Template KZ-VI);

- 62) Report on Market Risk: Standardised Approaches for Foreign Exchange Risk (Template KZ-DR);
- 63) Report on Capital Requirement for Settlement Risk (Template KZ-RP);
- 64) Report on Capital Requirement for Commodities Risk (Simplified Approach) (Template KZ-RR1);
- 65) Report on Capital Requirement for Commodities Risk (Maturity Ladder Approach)-(Template RR2);
- 66) Credit Valuation Adjustment Risk (Template CVA);
- 67) Counterparty Credit Risk: Exposures by Approaches (Template RDS);
- 68) Report on Financial Leverage (Template LEV);
- 69) Report on Investment in Fixed Assets and Immovable Property (Template OSN);
- 70) Report On Requirement for Insufficient Coverage of Non-Performing Exposures by Impairments (Template NP-NI);
- 71) Operational Risk: Losses and Recoveries by Business Lines and Event Types in the Last Year (Template OR-GUB);
- 72) Operational Risk: Large Loss Events (Template OR-DOG);
- 73) Other Financial and Business Receivables (Template BS-OA);
- 74) Other Liabilities (Template BS-OO);
- 75) Statistical Data (Template BS-ST);
- 76) Report on Elements of Credit Institution's Trading Book (Template ETK);
- 77) Report on Daily Balance of Credit Institution's Trading Book and Credit Institution's Total Activities (Template DTK);
- 78) Report on Interest Rate Risk (Template RKS);
- 79) Report on Structure of Loans and Other Receivables by Production Lines (Template SPL);
- 80) Report on Loan Classification by Holders (Template NKN);
- 81) Report on Loan Classification by Industries (Template NKD);
- 82) Report on Restructured Loans by Holders (Template PRK UK1);
- 83) Report on Restructured Loans by Industries (Template PRK UK2);
- 84) Report on Past Due Loans and Receivables from Credit Institutions and Other Clients by Industries (Template BSK2);
- 85) Report on Loans Subject to Statutory Procedure for the Collection of Receivables (Template ZPN);
- 86) Report on Structure of Loans by Collateral (Template SKK);
- 87) Report on Subordinated Debt (Template SUB);
- 88) Changes in Reserves, Provisions and Value Adjustments (Template M-BS_PR);
- 89) Report on Credit Institution's Shareholders (Template AB);
- 90) Report on Large Exposures of a Credit Institution to One Person or a Group of Connected Persons (Template VI-G);
- 91) Report on Large Exposures of a Credit Institution – Overview of Persons Constituting a Group of Connected Persons (Template VI-P-IZL);
- 92) Report on Doing Business with Persons Connected with a Credit Institution (Template PPL).

(2) A credit institution shall submit to the Central Bank the reports specified in paragraph (1) of this Article no later than 20 days following the expiry of the reporting quarter.

(3) Notwithstanding paragraph (2) of this Article, a credit institution shall submit to the Central Bank the reports specified in paragraph (1) of this Article for the last quarter of the business year based on the final information no later than 15 February of the following year.

Annual Report

Article 6

(1) A credit institution shall submit to the Central Bank its annual operating report, which shall include, in particular, the following:

- 1) overview and evaluation of operating conditions of a credit institution;
- 2) information on important business events;
- 3) information on relations with other legal persons;
- 4) information on the management bodies' performance;
- 5) overview of organisation and personnel;
- 6) overview and evaluation of the performance and financial position;
- 7) overview of development investment activities in the following investment period.

(2) A credit institution shall submit to the Central Bank its annual operating report together with the credit institution's annual financial statements.

Notifying on changes

Article 7

A credit institution shall notify the Central Bank without delay on any changes in its business policy and strategy.

Reporting templates

Article 8

A credit institution shall submit the reports set forth in this Decision to the Central Bank using the templates enclosed with this Decision and making an integral part thereof.

Reporting format

Article 9

A credit institution shall submit reports referred to in this Decision in electronic form, and in hard copy upon the Central Bank request.

Repealed Regulations

Article 10

As from the commencement date of the application of this Decision, the Decision on Reporting to the Central Bank of Montenegro (OGM 64/12, 83/17, 24/18, 39/18, 37/19) shall be repealed.

Entry into force

Article 11

This Decision shall enter into force on the day following that of its publication in the Official Gazette of Montenegro, and it shall apply from the date of application of the Law on Credit Institutions (OGM 72/19).

THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO

Decision number: 0101- 7776 -4/2020
Podgorica, 29 December 2020

**CHAIRMAN
G O V E R N O R,**
Radoje Žugić, m.p.