

Pursuant Article 44 paragraph 2 point 3 of the Central Bank of Montenegro Law (OGM 40/10, 46/10, 06/13) and Article 6b paragraph 6 of the Accounting and Auditing Law (OGM 69/05 and OGM 80/08, 32/11), the Council of the Central Bank of Montenegro, at its meeting held on 5 April 2013, passed the following

DECISION

amending the Decision on the content, deadlines and manner of compiling and submitting bank's financial statements

Article 1

In the Decision on the content, deadlines and manner of compiling and submitting bank's financial statements (OGM 15/12) in Article 4 a new paragraph shall be inserted after paragraph 1, worded as follows:

“By way of derogation from paragraph 1 above, banks shall not use form FIB for compiling annual financial statements referred to in Article 5 points 4 and 5 herein. The banks shall submit to the Central Bank in electronic form annual financial statements referred to in Article 100 paragraphs 1 and 2 of the Banking Law (OGM 17/8, 44/10).”

Article 2

The form FIB which makes an integral part of the Decision on the content, deadlines and manner of compiling and submitting bank's financial statements (OGM 15/12) shall be replaced with the form FIB which is attached to this decision and makes an integral part thereof.

Article 3

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

CHAIRMAN

G O V E R N O R,

Milojica Dakić, m.p.

Decision No. 0101-4014/44-2
Podgorica, 5 April 2013

FINANCIAL STATEMENT

For period January - ____ 201_

Form FIB

I. GENERAL INFORMATION ON THE BANK

Name			
Registered office and address (postal code, place, street and number)			
Report is consolidated		Identification number	
Period to which report relates		ID of registration into the Commercial Court Registry	
Phone (area code and number)		Fax (area code and number)	
Website		Date of founding	
E-mail address		Number of branches	
Ownership structure description			
Number of employees as at last day of reporting period		Activity code	
Activity code			
Account number		Name of the bank where the account has been opened	

Information on the Board of Directors and executive officers

	Name and last name	Birth date	Information on residence		Information on shares	
			Place	Address (street and number)	Number of shares	Share in percentages
1. Chairman						
2. member						
3. member						
4. member						
5. member						
6. member						
7. member						
8. member						
9. member						
Chief Executive Officer						
Executive Officer authorised for signing						

Information on shareholders and shares

Ten largest shareholders	Name and last name / name of company	Residence address/ business address (place, street and number)	Information on shares	
			Number of shares	Share in percentages
1.				
2.				
3.				
4.				

5.				
6.				
7.				
8.				
9.				
10.				
Total nominal amount of share capital			Own shares	

Issue of shares and identification of the issue

Issue number	Ordinary shares			Preferred shares		
	Identification of type of issue	Nominal amount of shares	Number of shares	Identification of type of issue	Nominal amount of shares	Number of shares
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
International securities identification number of ordinary stocks (ISIN)						
International securities identification number of preferred stocks (ISIN)						

Issue of bonds

Issue number	Identification	Nominal amount	number	Interest rate/discount	Market price
1.					
2.					
3.					
4.					
5.					

Three most important entities in consolidation if the report is consolidated

	ID number	Consolidation company	Place	Business address (street and number)
1.				
2.				
3.				

Audit firm which audited last financial statements:

Name	
Registered office and business address	

Stock exchange and listings of shares

	Name of stock exchange	Name of listing
1.		
2.		
3.		
4.		
5.		

Price of shares if traded at stock exchange:

	Ordinary shares		Preferred shares	
	The lowest	The highest	The lowest	The highest
In the previous year				
In the current year				

Price of shares at the beginning and at the end of the reporting period:

	Ordinary shares		Preferred shares	
	At the beginning of period	At the end of period	At the beginning of period	At the end of period
In the previous year				
In the current year				

Market capitalisation (in EUR thousand)

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Net profit per share:

In the previous year	
In the current year	

Market price of share to net profit per share ratio

In the previous year	
In the current year	

Dividend rate:

In the previous year	
In the current year	

Book value per share

In the previous year	
In the current year	

Dividend paid out per share in the last three years:

	For the current year	For the previous year	2 years ago
In the previous year			
In the current year			

II. BALANCE SHEET

(In EUR 000)

Number	DESCRIPTION	AMOUNT	
		As at 31.12. ____	As at ____
	ASSETS		
1.	Cash and deposit accounts with central banks		
2.	Loans and receivables from banks		
3.	Loans and receivables from clients		
4.	Assets held for sale		
5.	Financial assets held for trading		
6.	Other assets carried at fair value through profit and loss		
7.	Derivative financial assets used as security instrument		
8.	Investment securities		
8.a.	- available for sale		
8.b.	- held to maturity		
9.	Investments in associates and joint ventures under equity method		
10.	Investments in subsidiaries		
11.	Investment properties		
12.	Properties, 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 AND CAPITAL		
19.	Deposits of banks		
20.	Deposits of clients		
21.	Borrowings from banks		
22.	Borrowings from other clients		
23.	Financial liabilities held for trading		
24.	Financial liabilities carried at fair value through profit and loss		
25.	Derivative financial liabilities used as security instrument		
26.	Debt securities issued		
27.	Provisions		
28.	Current tax liabilities		
29.	Deferred tax liabilities		
30.	Other liabilities		
31.	Subordinated debt		
32.	TOTAL LIABILITIES:		
	CAPITAL		
33.	Share capital		
34.	Premiums issued		
35.	Undistributed profit		
36.	Current year profit/loss		
37.	Other reserves		
38.	Interest without controlling influence in capital		
39.	TOTAL CAPITAL: (33. to 38.)		
40.	TOTAL LIABILITIES AND CAPITAL: (32. + 39.)		

(In EUR 000)

Number	DESCRIPTION	AMOUNT	
		As at 31.12.	As at
	OFF BALANCE SHEET RECORDS		
1.	Irrevocable commitments for granting loans		
2.	Irrevocable documentary letters of credit 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.	Prompt FX sale		
8.2.	Prompt FX purchase		
8.3.	Forward FX sale		
8.4.	Forward FX purchase		
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		

III. PROFIT AND LOSS STATEMENT

(In EUR 000)

	POSITION	AMOUNT	
		As at 31.12. ____	As at ____
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)		

IV. STATEMENT OF CASH FLOWS

(In EUR 000)

DESCRIPTION	Notes	AMOUNT	
		As at 31.12. ____	As at ____
Cash flows from operating activities			
Inflows from interest and similar income			
Outflows based on interest and similar expenses			
Inflows from fees and commissions			
Outflows from fees and commissions			
Outflows based on employee benefits and supplier costs			
Inflows/ outflows based on deposits and other liabilities			
Taxes paid			
Other inflows			
Other outflows			
Net cash inflows/outflows from operating activities			
Cash flows from investing activities			
Property and equipment purchase			
Intangible assets			
T-Bills and other securities			
Inflows from sale of tangible and fixed assets			
Net cash inflows/outflows from investing activities			
Cash flows from financing activities			
Increase in borrowings			
Issue of ordinary shares			
Outflows based on dividends			
Net cash inflows/outflows from financing activities			
FX translation effects on cash and cash equivalents			
Net increase/decrease in cash and cash equivalents			
Cash and cash equivalents at the beginning of period			
Cash and cash equivalents at end of period			

V. STATEMENT OF CHANGES IN EQUITY

(In EUR 000)

As at 01.01. ____		Share capital	Issue premiums	Reserves	Undistributed profit	TOTAL
Prior year changes	Issue of shares					
	Issue premiums					
	Effects of changes in value of available for sale securities					
	Profit/loss from current period					
	Dividends					
	Other					
As at 31.12. ____						
Current year changes	Issue of shares					
	Issue premiums					
	Effects of changes in value of available for sale securities					
	Profit/loss from current period					
	Dividends					
	Other					
As at ____						

VI. BOARD OF DIRECTORS EXPLANATORY NOTES AND COMMENTS

VII. REPORT ON MATERIAL EVENTS

VIII. NOTES TO FINANCIAL STATEMENTS