

**RULEBOOK
ON THE DATA AND INFORMATION TO BE SUBMITTED BY CREDIT INSTITUTIONS TO
THE DEPOSIT PROTECTION FUND**

(Official Gazette of Montenegro 073/20, 119/23, 121/25, 79/26)

Article 1

This Rulebook prescribes the type, form, scope and content of the data and information, as well as the deadlines for their submission by credit institutions to the Deposit Protection Fund (hereinafter: the Fund).

Article 2

A credit institution shall submit to the Fund:

- 1) a monthly report on total and excluded deposits,
- 2) a monthly report on guaranteed deposits, for the calculation of the regular premium,
- 3) data and necessary documentation for the calculation and payout of guaranteed deposits; and
- 4) data for the purpose of stress testing of the deposit protection system.

Article 3

A credit institution shall submit to the Fund a report on total and excluded deposits as at the last day of the month, in electronic form and in hard copy, no later than 15 days following the end of the reporting month and using the form set out in Annex 1 - Monthly Report UD, together with the instructions for its completion, which forms an integral part hereof.

Article 4

For the purpose of calculation of the regular premium, a credit institution shall submit to the Fund a report on guaranteed deposits as at the last day of the month, in electronic form and in hard copy, no later than 15 days following the end of the reporting month, using the form set out in Annex 2 - Monthly Report GD, together with the instructions for its completion, which forms an integral part hereof.

Article 5

A credit institution in which a protected event has occurred shall, without delay and no later than three working days from the protected event date, submit to the Fund, in electronic and hard copy, data on depositors, deposits and due liabilities, as well as the necessary documentation for the calculation and payout of guaranteed deposits, in the scope, form and content as prescribed in Annex 3 - Instructions for the submission of data on depositors, deposits and due liabilities, which forms an integral part hereof.

Article 6

Pursuant to Article 41 paragraph 1 of the Deposit Protection Law, the Fund shall conduct stress testing of the deposit protection system and of the capacity of credit institutions to submit to the Fund data on depositors, deposits and their due liabilities, as well as their ability, where necessary, to assume the role of the agent bank and carry out the compensation of guaranteed deposits.

For the purposes of stress testing of the deposit protection system, a credit institution shall submit to the Fund data on depositors, deposits and due liabilities, as at the date specified in the Fund's request, in the scope, form and content prescribed in Annex 3 to this Rulebook, provided that data submitted for testing purposes shall be delivered only in electronic form with encrypted personal data of depositors (name and surname/name of legal person, address, personal identification number/passport number/registration number).

Article 7

Decision on monthly reports that banks submit to the Deposit Protection Fund (Official Gazette of Montenegro 66/12) shall be repealed with the effect from the date of entry into force of this Rulebook.

Article 8

This Rulebook shall enter into force on the eighth day following that of its publication in the Official Gazette of Montenegro and it shall apply from 1 October 2020.

Managing Board of the Deposit Protection Fund

ANNEX 1

Monthly Report UD								
No.	Name of credit institution				Amount (in €)		Number of depositors	
					A		B	
I				TOTAL DEPOSITS				
II	Deposits of persons not entitled to payment of a guaranteed deposit (Article 6, paragraph 2 of the Law)							
					legal entities	natural persons	Residents	Non-residents
Ila	Depositor type		Deposit type		0	0	0	0
1	2.1		4.0	deposits by insurance and reinsurance undertakings, in line with the law governing insurance and reinsurance business;				
2	2.2		4.0	deposits by public authorities and local government authorities and/or other form of local self-government;				
3	2.3		4.0	deposits by occupational health care and pension and disability insurance schemes, in line with the law governing the mandatory health, pension and social insurance;				
4	2.4		4.0	deposits by personal pension funds and their management companies, in line with the law governing personal pension funds;				
5	2.5		4.0	deposits by investment funds, in line with the law governing the capital market;				
6	2.6		4.0	deposits by investment funds and their management companies, in line with the law governing the capital market;				
7	2.7		4.0	deposits by other credit institutions, regardless of their head office, made out to their name and held for their account;				
8	2.8		4.0	deposits by financial institutions within the meaning of the law governing the taking up and pursuit of business of credit institutions;				
9	2.9		4.0	deposits by collective investment undertakings in line with the law regulating the capital market;				
10	2.10	1.10	4.0	deposits arising out of transactions in connection with which there has been a criminal conviction for money laundering or terrorism financing;				
11	2.11	1.11	4.0	anonymous deposits and/or deposits the holder of which has never been identified before the protected event occurrence;				
12	2.12	1.12	4.0	or which payout is guaranteed by the credit institution in relation to which the protected event occurred;				
13	2.13	1.13	4.0	instruments of depositors of a credit institution in relation to which the protected event occurred and which are included in own funds in line with the law governing the taking up and pursuit of business of credit institutions.				
III	Deposits of persons entitled to the guaranteed deposit compensation (I-II)							
IV	Deposits of persons entitled to the guaranteed deposit compensation (I-II)							
IVa		1.0	3.0; 5.1; 5.2; 5.3; 5.4;	Deposits of physical persons entitled to the guaranteed deposit compensation				
IVb	2.0		3.0; 5.3; 5.4;	Deposits of legal persons entitled to the guaranteed deposit compensation				

No. _____

Signature: _____

Date: _____

Instructions for completing the form - Monthly UD Report

A credit institution shall prepare and submit to the Deposit Protection Fund (hereinafter: the Fund) monthly reports on total deposits and deposits of persons not entitled to guaranteed deposits payout, as at the last day of the previous month, **using the form - Monthly UD Report**, no later than 15 days following the end of the reporting month. Amounts in the form shall be presented in euros, without decimals.

Classification of depositors and deposits in the form

TYPE OF DEPOSITOR - Depending on the type of depositor (natural or legal person), each depositor should be assigned the corresponding numerical code:

1 .0 Assigned to natural persons that are not subject to restriction on disposal and calculation and/or compensation of guaranteed deposits (Depositors entitled to payment of guaranteed deposits) in accordance with Article 6(1) of the Deposit Protection Law ("Official Gazette of Montenegro" 72/19) (hereinafter: the Law).

A permanent block is applied to all natural persons who are not entitled to receive guaranteed deposits in accordance with Article 6(2) of the Law, according to the following classification:

1.10 deposits arising out of transactions in connection with which there has been a criminal conviction for money laundering or terrorism financing;

1.11 anonymous deposits and/or deposits the holder of which has never been identified before the protected event occurrence (non-nominative deposits);

1.12 obligations arising from securities and other financial instruments issued by a credit institution or which payout is guaranteed by the credit institution in relation to which the protected event occurred;

1.13 instruments of depositors of a credit institution in relation to which the protected event occurred and which are included in own funds in line with the law governing the taking up and pursuit of business of credit institutions.

2.0 Assigned to legal persons that are not subject to restriction on disposal and calculation and/or compensation of guaranteed deposits (Depositors entitled to payment of guaranteed deposits) in accordance with Article 6(1) of the Law.

A permanent block is applied to all legal persons who are not entitled to receive guaranteed deposits in accordance with Article 6 paragraph 2 of the Law, according to the following classification:

- 2.1.** deposits by insurance and reinsurance undertakings, in line with the law governing insurance and reinsurance business;
- 2.2.** deposits by public authorities and local government authorities and/or other form of local self-government;
- 2.3.** deposits by occupational health care and pension and disability insurance schemes, in line with the law governing the mandatory health, pension and social insurance;
- 2.4.** deposits by personal pension funds and their management companies, in line with the law governing personal pension funds;
- 2.5.** deposits by investment funds, in line with the law governing the capital market;
- 2.6.** deposits by investment funds and their management companies, in line with the law governing the capital market;
- 2.7.** deposits by other credit institutions, regardless of their head office, made out to their name and held for their account;
- 2.8.** deposits by financial institutions within the meaning of the law governing the taking up and pursuit of business of credit institutions;
- 2.9.** deposits by collective investment undertakings in line with the law regulating the capital market;
- 2.10.** deposits arising out of transactions in connection with which there has been a criminal conviction for money laundering or terrorism financing;
- 2.11.** anonymous deposits and/or deposits the holder of which has never been identified before the protected event occurrence;
- 2.12.** obligations arising from securities and other financial instruments issued by a credit institution or which payout is guaranteed by the credit institution in relation to which the protected event occurred;
- 2.13.** instruments of depositors of a credit institution in relation to which the protected event occurred and which are included in own funds in line with the law governing the taking up and pursuit of business of credit institutions.

TYPE OF DEPOSITS - Depending on the type of deposit, each deposit should be assigned the corresponding numerical designation:

- 4.0** assigned to all deposits for which there are restrictions on calculation and payment, i.e., excluded deposits;
- 3.0** assigned to eligible deposits.

This group also includes deposits subject to temporary freeze. Temporary freeze is assigned to deposits for which there is a temporary restriction on calculation and payment, namely:

- 5.1 deposits held in the joint account of multiple owners;
- 5.2 deposits where the depositor has acted as a representative for the account of a third party;
- 5.3deposits on which a pledge/lien has been established on any grounds;
- 5.4 deposits subject to restriction on disposal.

Row marked as I - Total deposits

- **in column A**, data on the balance of deposits are entered (**including any accrued interest as of the reporting date**) across all accounts from the chart of accounts (calculated as the sum of excluded deposits in field II A and eligible deposits in field III A).
- **in column B**, the total number of depositors is entered (calculated as the sum of the number of depositors holding excluded deposits in field II B and the number of depositors holding eligible deposits in field III B).

Row marked as II - Deposits of persons not entitled to guaranteed deposit payout

- **in column A**, data on the balance of deposits of persons not entitled to payout of eligible deposits is entered (**including any accrued interest as of the reporting date**), in accordance with Article 6 paragraph 2 of the Law. This amount is shown separately for natural persons and legal persons.
- **in column B**, the total number of depositors not entitled to payout of eligible deposits is entered, in accordance with Article 6 paragraph 2 of the Law. The number of depositors is shown separately for residents and non-residents.

Deposits of persons not entitled to payout of eligible deposits are also presented individually by categories of exclusion, in rows numbered 1 to 19, as follows:

- **Row 1 - column A:** balance of deposits of legal persons engaged in insurance business;
- **Row 1 - column B:** the number of legal persons - depositors engaged in insurance business, shown separately for residents and non-residents;
- **Row 2 - column A:** the balance of deposits of public authorities and local government authorities and/or other form of local self-government. These include deposits of the Budget of Montenegro held on the Consolidated State Treasury account and deposits by local self-government units;
- **Row 2 - column B:** the number of depositors - public authorities and local government

authorities and/or other form of local self-government, shown separately for residents and non-residents;

- **Row 3 - column A:** deposits by occupational health care and pension and disability insurance schemes, in line with the laws governing the mandatory health, pension and social insurance. These include deposits by the Health Care Fund, Development Fund of Montenegro Employment Agency, Development Fund of Montenegro, and Pension and Disability Insurance Fund;
- **Row 3 - column B:** the number of depositors - occupational health care and pension and disability insurance schemes, shown separately for residents and non-residents;
- **Row 4 - column A:** the balance of deposits by personal pension funds and their management companies;
- **Row 4 - column B:** the number of depositors - personal pension funds and their management companies, shown separately for residents and non-residents;
- **Row 5 - column A:** the balance of deposits by investment firms, in line with the law governing the capital market;
- **Row 5 - column B:** the number of depositors - investment firms, shown separately for residents and non-residents;
- **Row 6 - column A:** the balance of deposits by investment funds and their management companies;
- **Row 6 - column B:** the number of depositors - investment funds and their management companies, shown separately for residents and non-residents;
- **Row 7 - column A:** the balance of deposits by credit institutions, regardless of their head office, made out to their name and held for their account;
- **Row 7 - column B:** the number of depositors - credit institutions, shown separately for residents and non-residents;
- **Row 8 - column A:** the balance of deposits by financial institutions within the meaning of the law governing the taking up and pursuit of business of credit institutions;
- **Row 8 - column B:** the number of depositors - financial institutions, shown separately for residents and non-residents;
- **Row 9 - column A:** the balance of **deposits by natural and legal persons holding**, either directly or indirectly, 10% or more capital or voting shares in that credit institution;
- **Row 9 - column B:** the number of depositors - persons holding, either directly or indirectly, 10% or more capital or voting shares in that credit institution, shown separately for residents and non-residents;
- **Row 10 - column A:** the balance of deposits by **natural** persons who are members of managing bodies and/or standing bodies of the credit institution that have exercised these tasks as at the protected event date or in the period of 12 months preceding the protected event date;
- **Row 10 - column B:** the number of depositors - **natural** persons who are members of managing bodies and/or standing bodies of the credit institution that have exercised these tasks as at the protected event date or in the period of 12 months preceding the protected event date, shown separately for residents and non-residents;
- **Row 11 - column A:** the balance of deposits by a superordinate credit institution, affiliated and subsidiary undertakings with which the credit institution, in relation to which the protected event occurred, comprises a group;

- **Row 11 - column B:** the number of depositors - a superordinate credit institution, affiliated and subsidiary undertakings with which the credit institution, in relation to which the protected event occurred, comprises a group, shown separately for residents and non-residents;
- **Row 12 - column A:** the balance of **deposits by natural and legal** persons responsible for the auditing of the credit institution's financial reports over the past 36 months prior to the protected event occurrence;
- **Row 12 - column B:** the number of depositors - **natural and legal** persons responsible for the auditing of the credit institution's financial reports over the past 36 months prior to the protected event occurrence, shown separately for residents and non-residents;
- **Row 13 - column A:** the balance of deposits by collective investment undertakings in line with the law regulating the capital market;
- **Row 13 - column B:** the number of depositors - collective investment undertakings in line with the law regulating the capital market, shown separately for residents and non-residents;
- **Row 14 - column A:** the balance of deposits by **natural and legal** persons arising out of transactions in connection with which there has been a criminal conviction for money laundering or terrorism financing;
- **Row 14 - column B:** the number of depositors - **natural and legal** persons arising out of transactions in connection with which there has been a criminal conviction for money laundering or terrorism financing, shown separately for residents and non-residents;
- **Row 15 - column A:** the balance of deposits by **natural and legal** persons specified in the Central Bank report to have contributed to deterioration of financial position of the credit institution;
- **Row 15 - column B:** the number of depositors - **natural and legal persons** specified in the Central Bank report to have contributed to deterioration of
- financial position of the credit institution, shown separately for residents and non-residents;
- **Row 16 - column A:** the balance of deposits held by anonymous **natural and legal** persons, i.e. deposits the holder of which has never been identified before the protected event occurrence (non-nominative deposits);
- **Row 16 - column B:** the number of depositors - anonymous **natural and legal** persons, i.e. deposits the holder of which has never been identified before the protected event occurrence (non-nominative deposits), shown separately for residents and non-residents;
- **Row 17- column A:** the balance of obligations by **natural and legal** persons arising from securities and other financial instruments issued by a credit institution or which payout is guaranteed by the credit institution in relation to which the protected event occurred;
- **Row 17 - column B:** the number of depositors - **natural and legal** persons with regard to obligations arising from securities and other financial instruments issued by a credit institution or which payout is guaranteed by the credit institution in relation to which the protected event occurred, shown separately for residents and non-residents;
- **Row 18- column A:** the balance of claims by **natural and legal** persons from clients of investment undertaking, clients of a credit institution on whose behalf the credit

institution provides some investment services, and clients of asset management company when this company provides investment services, which are included in the investor protection scheme pursuant to the law regulating the capital market;

- **Row 18 - column B:** the number of depositors - **natural and legal** persons with regard to claims of clients of investment undertaking, clients of a credit institution on whose behalf the credit institution provides some investment services, and clients of asset management company when this company provides investment services, which are included in the investor protection scheme pursuant to the law regulating the capital market, shown separately for residents and non- residents;
- **Row 19 - column A:** the balance of instruments held by **natural and legal** depositors of a credit institutions in relation to which the protected event occurred and which are included in own funds in line with the law governing the taking up and pursuit of business of credit institutions;
- **Row 19 - column B:** the number of depositors - **natural and legal** persons holding instruments in relation to which the protected event occurred and which are included in own funds in line with the law governing the taking up and pursuit of business of credit institutions, shown separately for residents and non- residents.

Row marked as III - Deposits of persons entitled to guaranteed deposit payout

- **Row III - column A:** the total amount of deposits, for both residents and non- residents, i.e. persons entitled to the payout of guaranteed deposits (**including any accrued interest as of the reporting date**);
- **Row IIIa - column B:** the total number of depositors, both residents and non- residents, i.e. persons entitled to the payout of guaranteed deposits.

Row marked as IV - Deposits of persons entitled to guaranteed deposit payout

- **column A:** data on the balance of deposits of persons entitled to the payout of guaranteed deposits (**including any accrued interest as of the reporting date**), shown separately for residents and non-residents. This amount is obtained as the sum of deposits of natural persons entitled to the payout of guaranteed deposits (row IVa - column A) and deposits of legal entities entitled to the payout of guaranteed deposits (row IVb - column A).
- **column B:** data on the number of depositors entitled to the payout of guaranteed deposits, shown separately for residents and non-residents. This amount is obtained as the sum of deposits of natural persons entitled to the payout of guaranteed deposits (row IVa - column A) and deposits of legal entities entitled to the payout of guaranteed deposits (row IVb - column A).

Eligible deposits are further broken down to:

- **deposits of natural persons entitled to guaranteed deposit payout (row IVa)**

This group includes deposits subject to temporary freeze. Temporary freeze is assigned to deposits that are subject to temporary restrictions on calculation and payout, these being:

- 5.1 deposits held in the joint account of multiple owners;
- 5.2 deposits where the depositor has acted as a representative for the account of a third party;
- 5.3deposits on which a pledge/lien has been established on any grounds;
- 5.4 deposits subject to restriction on disposal.

- **deposits of legal persons entitled to guaranteed deposit payout (row IVb)**
This group includes deposits subject to temporary freeze. Temporary freeze is assigned to deposits that are subject to temporary restrictions on calculation and payout, these being:
 - 5.3 deposits on which a pledge/lien has been established on any grounds;
 - 5.4 deposits subject to restriction on disposal.
- **Row IVa - column A:** the total amount of deposits by natural persons entitled to guaranteed deposit payout, shown separately for residents and non-residents **(including any accrued interest as of the reporting date)**;
- **Row IVa - column B** the total number of natural persons entitled to guaranteed deposit payout, shown separately for residents and non-residents.
- **Row IVb - column A** the total amount of deposits by legal persons entitled to guaranteed deposit payout, shown separately for residents and non-residents **(including any accrued interest as of the reporting date)**;
- **Row IVb - column B** the total number of legal persons entitled to guaranteed deposit payout, shown separately for residents and non-residents.
- **Form - Monthly report UD** - credit institutions are obliged to submit to the Fund, in electronic format, data as of the last day of the previous month, no later than the fifteenth day of the month, (to the Fund's email address fzd@fzdcg.org), and to send the original form, signed by the responsible person and stamped with the credit institution's seal, by mail to the following address:

Fond za zaštitu depozita
Bulevar Stanka Dragojevića br. 4
81000 Podgorica

ANNEX 2

Monthly report GD															
Name of credit institution Balance as of															
				RESIDENTS					NON-RESIDENTS					TOTAL	
	Type of depositor	Type of deposit		Amount (in €)	Number of depositors	Due liabilities	Balance	No. of depositors holding guaranteed deposits	Amount (in €)	Number of depositors	Due liabilities	Balance	No. of depositors holding guaranteed deposits	AMOUNT	NUMBER
	A	B		C	D	E	F	G	I	J	H	K	L	M	N
1		Eligible deposits (temporarily frozen)	Deposits of persons entitled to guaranteed deposit compensation (natural and legal persons = 1 + 3)	0	0	0	0	0	0	0	0	0	0	0	0
1	1.0	3.0 (5.1;5.2;5.3;5.4)	Deposits of natural persons entitled to guaranteed deposit compensation	0	0	0	0	0	0	0	0	0	0	0	0
1a			Deposits of natural persons <5 €											0	0
1b			Deposits of natural persons >5 <50.000€											0	0
1c			Deposits of natural persons >50.000 <100.000€											0	0
1d			Deposits of natural persons >100.000€											0	0
2			GUARANTEED DEPOSITS OF NATURAL PERSONS				0	0				0	0	0	0
3	2.0	3.0 (5.1;5.2;5.3;5.4)	Deposits of legal persons entitled to guaranteed deposit compensation	0	0	0	0	0	0	0	0	0	0	0	0
3a			Deposits of legal persons <5 €											0	0
3b			Deposits of legal persons >5 <50.000€											0	0
3c			Deposits of legal persons >50.000 <100.000€											0	0
3d			Deposits of legal persons >100.000€											0	0
4			GUARANTEED DEPOSITS OF LEGAL PERSONS				0	0				0	0	0	0
5			GUARANTEED DEPOSITS (2+4)				0	0				0	0	0	0

Date:

Authorised person

No.:

LS

Signature

Instructions for completing the Form - Monthly Report GD

A credit institution shall prepare and submit to the Deposit Protection Fund (hereinafter: the Fund) a monthly report on guaranteed deposits as at the last day of the previous month, using the form - **Monthly Report GD**, no later than 15 days after the end of the reporting month. Amounts in the form shall be expressed in euros, without decimals.

Classification of depositors and deposits in the form

TYPE OF DEPOSITOR - column A: Depending on the type of depositor (natural or legal person), each depositor should be assigned the corresponding numerical code:

1 .0.... Assigned to natural persons that are not subject to restriction on disposal and calculation and/or compensation of guaranteed deposits (Depositors entitled to payment of guaranteed deposits) in accordance with Article 6(1) of the Law.

2 .0..... Assigned to legal persons that are not subject to restriction on disposal and calculation and/or compensation of guaranteed deposits (Depositors entitled to payment of guaranteed deposits) in accordance with Article 6(1) of the Law.

TYPE OF DEPOSIT - column B: Depending on the type of deposits, each deposit should be assigned the corresponding numerical code:

3 .0 assigned to **eligible deposits**.

This group includes deposits subject to temporary freeze. **Temporary freeze** is assigned to deposits that are subject to temporary restrictions on calculation and payout, these being:

5.1deposits held in the joint account of multiple owners;

5.2 deposits where the depositor has acted as a representative for the account of a third party;

5.3deposits on which a pledge/lien has been established on any grounds;

5.4 deposits subject to restriction on disposal.

Therefore, deposits that are to be entered in the form Monthly report GD shall be solely deposits by persons entitled to compensation of guaranteed deposits.

Row I - Deposits of persons entitled to guaranteed deposit payout

- **Column C:** the total amount of deposits held by resident depositors, **including any accrued interest as of the reporting date**). This amount represents the sum of deposits of resident natural persons (1.0) entitled to the payout of guaranteed deposits (row 1 - column C) and deposits of resident legal persons (2.0) entitled to

the payout of guaranteed deposits (row 3 - column C). It is obtained by deducting from total deposits the deposits of persons not entitled to the guaranteed deposit payout in accordance with Article 6(2) of the Law (this amount is identical to the amount shown in row III - column A in Form 1 - Monthly Report UD).

- **Column D:** the total amount of **resident depositors** of a credit institution entitled to the guaranteed deposits payout. This amount represents the sum of deposits of resident natural persons (1.0) entitled to the guaranteed deposit payout (row 1 - column D) and deposits of resident legal persons (2.0) entitled to the payout of guaranteed deposits (row 3 - column D). It is obtained by deducting from the total number of depositors the depositors not entitled to the guaranteed deposit payout in accordance with Article 6(2) of the Law (this amount is identical to the amount shown in row III - column B in Form 1 - Monthly Report UD).
- **Column E:** the total amount of due liabilities of resident depositors (**natural and legal persons - row 1, column E and row 3, column E**) of a credit institution that are entitled to the guaranteed deposit payout (for natural persons entitled to the payout of guaranteed deposits, the total amount of due liabilities shall include liabilities arising from loans, current account overdrafts, fees and charges, credit card liabilities, and the like). Due liabilities of clients of the credit institution who do not simultaneously have claims arising from deposits shall not be reported. Only due liabilities of those persons whose **due liabilities are lower than their deposits** shall be reported.
- **Column F:** the balance of deposits held by **resident depositors** of a credit institutions entitled to the guaranteed deposits payout, in accordance with Article (6) of the Law. The balance shall be calculated individually for each depositor by reducing the total funds of the depositor across all their deposits as at the reporting date, including **accrued interest due**, by the amount of that depositor's due liabilities to the bank. The total deposit balance shall be calculated as the sum of all positive individual deposit balances of each depositor.
- **Column G:** the total number of **resident depositors** of the credit institution who hold guaranteed deposits, i.e. the number of depositors whose balance in column F is positive (calculated as the difference between the total number of depositors entitled to the guaranteed deposit payout and the number of depositors who simultaneously have due liabilities to the bank that exceed the amount of their deposits).

Accordingly, only positive differences are relevant for reporting.

Row 1 - Deposits of natural persons entitled to guaranteed deposit payout (1.0)

- **Row 1 - column A:** TYPE OF DEPOSITOR - every **resident depositor** should be assigned the corresponding numerical code as per the Fund's classification given in this rulebook:
- **1.0** Assigned to natural persons that are not subject to restriction on disposal and calculation and/or compensation of guaranteed deposits (depositors entitled to guaranteed deposits payout) in accordance with Article 6(1) of the Law.
- **Row 1 - column B:** TYPE OF DEPOSIT - each deposit should be assigned the corresponding numerical code as per the Fund's classification given in this rulebook:
- **3.0** eligible deposits;
- **5.1** deposits held in the joint account of multiple owners;
- **5.2** deposits where the depositor has acted as a representative for the

- account of a third party;
- **5.3** deposits on which a pledge/lien has been established on any grounds;
- **5.4** deposits subject to restriction on disposal.
- **Row 1 - column C:** total number of **resident natural persons** entitled to guaranteed deposit payout (**including any accrued interest as of the reporting date**).
- **Row 1 - column D:** total number of **resident natural persons** entitled to guaranteed deposit payout.
- **Row 1 - column E:** the total amount of due liabilities of **resident** natural persons whose deposits exceed their liabilities due (depositors whose deposit is lower than their liabilities shall not be reported) and who are entitled to guaranteed deposit payout.
- **Row 1 - column F:** the balance of deposits of **resident** natural persons entitled to guaranteed deposit payout, in accordance with Article 6(1) of the Law. The balance shall be calculated individually for each natural person by reducing the total funds of the depositor across all their deposits as at the reporting date, including accrued interest due, by the amount of that depositor's due liabilities to the bank. The total deposit balance shall be calculated as the sum of all positive individual deposit balances of each depositor.
- **Row 1 - column G:** the total number of **resident depositors/natural persons** of the credit institution who hold guaranteed deposits, i.e. the number of depositors whose balance in column F is positive (calculated as the difference between the total number of depositors entitled to the guaranteed deposit payout and the number of depositors who simultaneously have due liabilities to the bank that exceed the amount of their deposits). **Accordingly, only positive differences are relevant for reporting.**
- The total amount of deposits shall be further broken down into the following categories based on the total amount:
 - less or equal to 5 €
 - greater than 5 €, and less than or equal to 50,000 €
 - greater than 50,000 €, and less than or equal to 100,000 €
 - greater than 100,000 €.
- **Rows 1a to 1d - column C:** data shall be reported according to the category to which the total amount of deposits of resident natural persons entitled to the payout of guaranteed deposits belongs.

Example I:

If a person holds three deposits, including accrued interest up to the reporting date, in the following accounts:

Account no.111	3,000
Account no.112	12,000
Account no.113	14,000
Total amount of deposits	29,000

This deposit shall fall into the category of deposits of natural persons entitled to the payout of guaranteed deposits of up to 50,000 €, i.e., in Row 1b - column C.

In this way, the credit institution will allocate all deposits of natural persons entitled to the payout of guaranteed deposits into the respective categories (bands) according to their total amount.

- **Rows 1a to 1d - column D:** total number of depositors who are natural persons entitled to the payout of guaranteed deposits shall be further broken down by category, depending on the amount of their deposits.
- **Rows 1a to 1d - column E:** total amount of due liabilities of natural persons who simultaneously hold a deposit classified in the respective category. ***Liabilities of clients who do not simultaneously have a claim arising from deposits shall not be reported.*** Only the liabilities of natural persons whose due liabilities do not exceed their deposits shall be included.
- **Rows 1a to 1d - column F:** total balance of guaranteed deposits of natural persons entitled to the guaranteed deposit payout shall be further broken down by categories. The guaranteed deposit shall be calculated individually for each depositor by reducing the total funds of the depositor across all their deposits as at the reporting date, including accrued interest, by the amount of that depositor's due liabilities to the bank.
- **Rows 1a to 1d - column G:** the number of depositors who are natural persons holding guaranteed deposits shall be further broken down by categories, after excluding depositors whose ***due liabilities exceed their deposits.***

Example II: Credit institution „Y” has 5 depositors (A, B, C, D, and E):

Depositors	Deposits (in €)	Due liabilities (in €)	Deposits by persons entitled to guaranteed deposit compensation	Guaranteed amount < 50,000
A	1,500	3,000		
	10,000	8,000		
	22,000	21,000		
	2,000	750		
Total depositor A	35,500	32,750	2,750	2,750
B	4,000	35,000		
	15,000	28,000		
Total depositor B	19,000	63,000	-44,000	
C	22,000	32,000		
Total depositor C	22,000	32,000	-10,000	
D	75,000	40,000		
Total depositor D	75,000	40,000	35,000	35,000
E	25,000	14,000		
	50,000	10,000		
	70,000	30,000		
Total depositor E	145,000	54,000	91,000	50,000

Auxiliary table of a credit institution (based on the institution's software solution)

In the auxiliary calculation, the credit institution shall compute the guaranteed deposit for each client individually as the difference between the total amount of the client's deposits, including any accrued interest up to the reporting date, and the client's due liabilities to the credit institution. From the resulting amount, only positive differences (i.e. positive balances) shall be relevant for further reporting.

Below is an illustration of a part of Annex 2 - Monthly report GD based on our example. The table is not complete and it represents only a portion of Annex 2 - Monthly Report GD relevant for the entry of specific data and it is presented here only for the purpose of helping to understand the accuracy of entries:

Part of the Form 2 - Monthly report GD

	Type of depositor	Type of deposit		Amount (in €)	Number of depositors	Due liabilities	Balance	No. of depositors holding guaranteed deposits
	A	B		C	D	E	F	G
I		Eligible deposits	Deposits of persons entitled to guaranteed deposit compensation (natural and legal persons = 1 + 3)	296,500	5	221,750	128,750	3
1	1.0	3	Deposits of natural persons entitled to guaranteed deposit compensation	296,500	5	221,750	128,750	3
1a			Deposits of natural persons <5 €					
1b			Deposits of natural persons >5 <50.000€	76,500	3	104,750	37,750	2
1c			Deposits of natural persons >50.000 <100.000€	76,000	1	117,000	91,000	1
1d			Deposits of natural persons >100.000€	145,000	1			
2			GUARANTEED DEPOSITS OF NATURAL PERSONS				87,750	3

In our concrete example, the amount of 296,500 € in **Row 1 - column C** represents total deposits of natural persons entitled to the payout of guaranteed deposits in the credit

institution (in our example: 35,500€ + 19,000€ + 22,000€ + 75,000€ + 145,000€). This total amount is then allocated, according to the provided instructions, into deposit categories. In the concrete example: up to 50,000€: three deposits (35,500€; 19,000€; 22,000€), totalling 76,000€. In the category from 50,000 - 100,000€: one deposit (75,000€). Over 100,000€: one deposit (145,000€).

Row 1 - column E: reports the due liabilities of natural persons to the bank who simultaneously have a claim on the credit institution based on deposits. Liabilities of persons who do not have any claims arising from deposited funds **are not reported** in Row 1 - column E.

In our example, the amount of 220,750 € is a sum of 32,750 € (liabilities of depositor A), 63,000 € (liabilities of depositor B), 32,000 € (liabilities of depositor C), 40,000 € (liabilities of depositor D), and 54,000 € (liabilities of depositor E).

Row 1 - column F: does not represent a difference between the total amounts in Row 1 - columns C and E, but rather the sum of individual positive differences for each depositor, calculated by depositor's ID number.

Since depositors B and C have negative differences, meaning their due liabilities to the bank exceed their deposits (depositor B: -44,000€; depositor C: -10,000€), these amounts are excluded from the report.

The amount of 128,750 € in Row 1 - column F represents the sum of deposits of natural persons entitled to the payout of guaranteed deposits, determined individually for each client in the auxiliary calculation. In our example, this is the sum of: 2,750 € (deposit of depositor A), 35,000 € (deposit of depositor D), and 91,000€ (deposit of depositor E).

Rows 1a to 1d - column F: the balance of deposits of persons entitled to the payout of guaranteed deposits further broken down into categories according to deposit size, in the same manner as deposits.

Row 1 - column F: the total number of depositors who are natural persons holding guaranteed deposits shall be reported as the sum of individual depositors whose deposit balances, after deducting due liabilities, are positive.

Rows 1a to 1d - column G: further breakdown by the number of depositors who are natural persons holding guaranteed deposits.

Row 2 - Guaranteed deposits of resident natural persons

- **Row 2 - column F:** the amount of guaranteed deposits of resident natural persons, i.e. the portion of deposits for which the calculation and payout is carried out by the Fund in accordance with Article 7(2) of the Law. This amount shall be calculated by the credit institution as follows: ***the sum of the amounts in rows (1a + 1b) from column F, plus 50,000 € multiplied by the number of depositors in rows (1c + 1d) from column G.***
- **Row 2 - column G** the total number of depositors who are resident natural persons holding guaranteed deposits.

Row 3 - Deposits of resident legal persons entitled to guaranteed deposit payout

- **Row 3 - column A - TYPE OF DEPOSITOR** - each **resident depositor** should be assigned the corresponding numerical code, as per the Fund's classification prescribed

herein:

- **2.0** Assigned to legal persons that are not subject to restriction on disposal and calculation and/or compensation of guaranteed deposits (depositors entitled to payment of guaranteed deposits) in accordance with Article 6(1) of the Law.
- **Row 3 - column B - TYPE OF DEPOSIT** - Depending on the type of deposits, each deposit should be assigned the corresponding numerical code as prescribed herein.
- **3.0** eligible deposits;
- **5.1** deposits held in the joint account of multiple owners;
- **5.2** deposits where the depositor has acted as a representative for the account of a third party;
- **5.3** deposits on which a pledge/lien has been established on any grounds;
- **5.4** deposits subject to restriction on disposal.
- **Row 3 - column C** total amount of **resident** legal persons entitled to guaranteed deposit payout (**including any accrued interest as of the reporting date**).
- **Row 3 - column D** total number of **resident legal persons** entitled to guaranteed deposit payout.
- **Row 3 - column E** the total amount of due liabilities of **resident** legal persons whose deposits exceed their liabilities due (depositors whose deposit is lower than their liabilities shall not be reported) and who are entitled to guaranteed deposit payout.
- **Row 3 - column F** the balance of deposits of **resident** legal persons entitled to guaranteed deposit payout, in accordance with Article 6(1) of the Law. The balance shall be calculated individually for each legal person by reducing the total funds of the depositor across all their deposits as at the reporting date, including accrued interest due, by the amount of that depositor's due liabilities to the bank. The total deposit balance shall be calculated as the sum of all positive individual deposit balances of each depositor.
- **Row 3 - column G** the total number of **resident depositors/legal persons** of the credit institution which hold guaranteed deposits, i.e. the number of depositors whose balance in column F is positive (calculated as the difference between the total number of depositors entitled to the guaranteed deposit payout and the number of depositors who simultaneously have due liabilities to the bank that exceed the amount of their deposits).
Accordingly, only positive differences are relevant for reporting.
- The total amount of deposits held by legal persons shall be further broken down into the following categories based on the total amount:
 - less or equal to 5 €
 - greater than 5 €, and less than or equal to 50,000 €
 - greater than 50,000 €, and less than or equal to 100,000 €
 - greater than 100,000 €.
- **Rows 3a to 3d - column C:** data are entered according to the category to which the total amount of deposits of resident legal persons belongs, where these entities are entitled to the payout of guaranteed deposits.
- **Rows 3a to 3d - column D:** the total number of depositors - resident legal persons entitled to the payout of guaranteed deposits is classified by the category, depending on the deposit amount.
- **Rows 3a to 3d - column E:** the total amount of due liabilities of resident legal persons who simultaneously hold deposits is classified by the category. Liabilities of clients of

the credit institution who do not simultaneously have claims based on deposits are not reported. Only liabilities of those legal persons that both hold deposits in the bank and have liabilities lower than their deposits are reported.

- **Rows 3a to 3d - column F:** the total amount (balance) of guaranteed deposits of resident legal persons entitled to payout is classified by category, depending on the amount (guaranteed deposits are determined individually for each depositor by reducing the total funds of the depositor across all their deposits as of the reporting date, including any accrued interest, by the amount of that depositor's due liabilities to the bank).
- **Rows 3a to 3d - column G:** the number of depositors - resident legal persons with guaranteed deposits is further broken down by the category, after excluding those depositors whose due liabilities exceed their deposit amounts.

Row 4 - Guaranteed deposits of resident legal persons

- **Row 4 - column F:** the amount of guaranteed deposits of resident legal persons is entered, i.e., the portion of deposits whose calculation and payout is performed by the Fund in accordance with Article 7(2) of the Law. This amount is calculated by the credit institution as follows: ***the sum of amounts from 3a + 3b in column F + 50,000 x (number of depositors under 3c + 3d in column G).***
- **Row 4 - column G:** total number of depositors - **resident** legal persons holding guaranteed deposits.
- **Row 5 - Total guaranteed deposits/residents**
- **Row 5 - column F:** the amount of guaranteed deposits of **resident** depositors of a credit institution is entered (obtained by summing guaranteed deposits of natural and legal persons, i.e., the sum of the amounts from row 2, column F and row 4, column F).
- **Row 5 - column G:** the total number of **resident** depositors holding guaranteed deposits is entered (obtained by summing natural and legal persons holding guaranteed deposits, i.e., the sum of the amounts from row 2, column G and row 4, column G).

Row I - Deposits by persons entitled to guaranteed deposit payout

- **column I:** the total amount of deposits of **non-resident depositors** of the credit institution who are entitled to payout of guaranteed deposits is entered, including any accrued interest as of the reporting date. This amount represents the sum of deposits of non-resident natural persons (1.0) entitled to guaranteed deposit payout (row 1 - column I) and deposits of non-resident legal persons (2.0) entitled to guaranteed deposit payout (row 3 - column I). This amount can also be obtained by subtracting from total deposits the deposits of persons not entitled to guaranteed deposit payout in accordance with Article 6(2) of the Law (this amount is identical to the amount in Row III - Column A of Form 1 - Monthly Report UD).
- **column J:** the total number of **non-resident depositors** of a credit institution entitled to the guaranteed deposit payout. This amount represents the sum of the number of individual non-resident depositors (1.0) entitled to the guaranteed deposit payout (row 1 - column J) and the number of non-resident legal depositors (2.0) entitled to

the guaranteed deposit payout (row 3 - column J). This amount is also obtained by subtracting from the total number of depositors the number of depositors who are not entitled to the guaranteed deposit payout in accordance with Article 6(2) of the Law (this amount is identical to the amount shown in row III - column B in Form 1 - Monthly UD Report).

- **column H:** total amount of due liabilities of **non-resident depositors (natural and legal persons - row 1 column H and row 3 column H)** of the credit institution who are entitled to the guaranteed deposit payout (for natural persons entitled to the guaranteed deposit payout, the total amount of due liabilities includes liabilities from loans, overdrafts on current accounts, fees and charges, liabilities due on credit cards, etc.). Due liabilities of those clients of the credit institution who do not simultaneously have deposit claims are not reported by the credit institution. Only due liabilities of those persons whose **due liabilities are lower than their deposits** are reported.
- **column K:** the balance of deposits of **non-resident depositors** of the credit institution who are entitled to the payout of guaranteed deposits in accordance with Article 6(1) of the Law. The balance is calculated separately for each depositor by reducing the total funds of the depositor across all their deposits as of the reporting date, including any accrued interest, by the amount of that depositor's due liabilities to the bank. The total deposit balance is calculated by summing the positive individual deposit balances for each depositor.
- **column L:** the total number of **non-resident depositors** of a credit institution holding guaranteed deposit and whose balance under column K is positive (as the difference between the total number of depositors entitled to guaranteed deposit payout and the number of depositors whose due liabilities to the credit institution exceed their deposit). **Accordingly, only positive differences are relevant for reporting.**

Row 1 - Deposits of natural persons entitled to guaranteed deposit payout (1.0)

- **Row 1 - column I:** the total amount of deposits of **non-resident** natural persons entitled to the guaranteed deposit payout (including any accrued interest as of the reporting date).
- **Row 1 - column J:** the total number of depositors - **non-resident** natural persons entitled to the guaranteed deposit payout.
- **Row 1 - column H:** the total amount of due liabilities of those **non-resident** natural persons who simultaneously hold deposits greater than their due liabilities (depositors whose deposits are lower than their due liabilities are not included) and who are entitled to the guaranteed deposit payout.
- **Row 1 - column K:** the balance of deposits of depositors - **non-resident** natural persons of the credit institution who are entitled to payment of the guaranteed deposit in accordance with Article 6(1) of the Law. The balance is calculated for each depositor (natural person) individually, by reducing the total funds of the depositor across all deposits as of the reporting date, including any accrued interest, by the amount of that depositor's due liabilities to the bank. The total deposit balance (in rows 1a to 1d - column K) is calculated as the sum of positive individual deposit balances of each non-resident natural person.

- **Row 1 - column L:** the total number of depositors - non-resident natural persons holding the guaranteed deposit, i.e. depositors whose balance in column K is positive (as the difference between the total number of depositors entitled to the guaranteed deposit payout and the number of depositors who simultaneously have due liabilities to the bank exceeding their deposits). **Therefore, only positive differences are to be reported.**
- **Rows 1a to 1d - column I:** data are entered according to the category to which the total amount of deposits of **non-resident** natural persons entitled to the guaranteed deposit payout belongs.
- **Rows 1a to 1d - column J:** depositors - **non-resident** natural persons entitled to the payment of guaranteed deposit are further broken down by categories, depending on the deposit amount.
- **Rows 1a to 1d - column H:** the total amount of due liabilities of **non-resident** natural persons who simultaneously have deposits classified by the category. ***Liabilities of those clients (natural persons) of the credit institution who do not simultaneously have deposit claims are not to be reported by the credit institution.*** Only liabilities of those natural persons who have deposits in the bank and whose due liabilities are lower than their deposits are to be reported.
- **Rows 1a to 1d - column K:** the breakdown by the categories of total amounts (balances) of guaranteed deposits of **non-resident** natural persons entitled to the guaranteed deposit (the guaranteed deposit is determined individually for each depositor by reducing the total funds of the depositor across all deposits as of the reporting date, including any accrued interest, by the amount of that depositor's due liabilities to the bank), depending on the deposit amount.
- **Rows 1a to 1d - column L:** the breakdown by the number of depositors - **non-resident** natural persons holding the guaranteed deposit, after excluding depositors - natural persons whose ***due liabilities exceed their deposits.***

Row 2 - Guaranteed deposits of non-resident natural persons

- **Row 2 - column K:** the amount of guaranteed deposits of non-resident natural persons, i.e. the portion of deposits whose calculation and payment are performed by the Fund in accordance with Article 7(2) of the Law. The credit institution will calculate this amount as follows: ***the sum of amounts from rows (1a + 1b) column K + 50,000 x (number of depositors from rows 1c + 1d in column L)***
- **Row 2 - column L:** the total number of depositors - non-resident natural persons holding the guaranteed deposit.

Row 3 - Deposits of non-resident legal persons entitled to guaranteed deposit payout

- **Row 3 - column I:** the total amount of deposits of **non-resident** legal persons entitled the guaranteed deposit payout (including any accrued interest as of the reporting date).
- **Row 3 - column J:** the total number of depositors - **non-resident** legal persons entitled the guaranteed deposit payout.
- **Row 3 - column H:** the total amount of due liabilities of those **non-resident** legal persons who simultaneously hold deposits that exceed their due liabilities

(depositors whose deposits are lower than their due liabilities are not included) and who are entitled to the guaranteed deposit payout.

- **Row 3 - column K:** the balance of guaranteed deposits of those depositors - **non-resident** legal persons of the credit institution who are entitled the guaranteed deposit payout in accordance with Article 6(1) of the Law. The balance is calculated for each depositor individually, by reducing the total funds of the depositor across all deposits as of the reporting date, including any accrued interest, by the amount of that depositor's due liabilities to the bank. The total deposit balance is calculated as the sum of positive individual deposit balances of each depositor.
- **Row 3 - column L:** the total number of depositors - **non-resident** legal persons who hold the guaranteed deposit, i.e. depositors whose balance in column K is positive (as the difference between the total number of depositors entitled to the guaranteed deposit payout and the number of depositors who simultaneously have due liabilities to the bank exceeding their deposits). **Therefore, only positive differences are relevant for reporting.**
- The total amount of deposits shall be further broken down into the following categories based on the total amount:
 - less or equal to 5 €
 - less than or equal to 50,000 €
 - greater than 50,000 €, and less than or equal to 100,000 €
 - greater than 100,000 €.
- **Rows 3a to 3d - column I:** data shall be reported according to the category to which the total amount of deposits of resident natural persons entitled to the payout of guaranteed deposits belongs.
- **Rows 3a to 3d - column J:** the total number of depositors - non-resident legal persons entitled to the payout of guaranteed deposits is classified by the category, depending on the deposit amount.
- **Rows 3a to 3d - column H:** the total amount of due liabilities of resident legal persons who simultaneously hold deposits is classified by the category. Liabilities of clients of the credit institution who do not simultaneously have claims based on deposits are not reported. Only liabilities of those legal persons that both hold deposits in the bank and have liabilities lower than their deposits are to be reported.
- **Rows 3a to 3d - column K:** the total amount (balance) of guaranteed deposits of non-resident legal persons entitled to payout of guaranteed deposits is classified by categories (the guaranteed deposit is determined individually for each depositor by taking the total funds of the depositor across all their deposits as of the reporting date, including any accrued interest, and reducing it by the amount of the depositor's due liabilities to the bank), depending on the amount.
- **Rows 3a to 3d - column L:** the number of depositors - non-resident legal persons entitled to guaranteed deposits is further classified by categories, after excluding depositors (legal persons) whose due liabilities exceed the amount of their deposits.

Row 4 - Guaranteed deposits of non-resident legal persons

- **Row 4 - column K:** the amount of guaranteed deposits of non-resident legal persons, i.e. the portion of deposits for which the calculation and payout is performed by the Fund in accordance with Article 7(2) of the Law. This amount is calculated by

the credit institution as follows: **the sum of amounts from rows (3a + 3b) under column K + 50,000 x (number of depositors in rows 3c + 3d under column L).**

- **Row 4 - column L:** total number of depositors - **non-resident** legal persons entitled to guaranteed deposit payout.

Row 5 - Total guaranteed deposits of non-residents

- **Row 5 - column K:** the amount of guaranteed deposits of **non-resident** depositors of the credit institution (obtained by adding guaranteed deposits of non-resident natural persons and non-resident legal persons, i.e. the sum of row 2 under column K and row 4 under column K).
- **Row 5 - column L:** the total number of **non-resident** depositors holding guaranteed deposits (obtained by adding the number of non-resident natural persons and non-resident legal person, i.e. the sum of row 2 under column L and row 4 under column L).

Row 1 - column M: the amount represents the sum of deposits of residents entitled to payout of guaranteed deposits (row 1 - column F) and deposits of non-residents entitled to guaranteed deposit payout (row 1 - column K).

Row 1 - column N: the amount represents the sum of the number of resident depositors entitled to payout of guaranteed deposits (row 1 - column G) and the number of non-resident depositors entitled to payout of guaranteed deposits (row 1 - column L).

Row 1 - column M: the amount represents the sum of deposits held by resident natural persons (row 1 - column F) and deposits by non-resident natural persons entitled to guaranteed deposit payout (row 1 - column K).

Row 1 - column N: the amount represents the sum of the number of resident natural person depositors entitled to payout of guaranteed deposits (row 1 - column G) and the number of non-resident natural person depositors entitled to payout of guaranteed deposits (row 1 - column L).

Row 2 - column M: the amount represents the sum of guaranteed deposits of resident natural persons (row 2 - column F) and guaranteed deposits of non-resident natural persons (row 2 - column K).

Row 2 - column N: the amount represents the sum of the number of resident natural person holding guaranteed deposits (row 2 - column G) and the number of non-resident natural persons holding guaranteed deposits (row 2 - column L).

Row 3 - column M: the amount represents the sum of deposits by resident legal persons holding guaranteed deposits (row 3 - column F) and deposits by non-resident legal persons holding guaranteed deposits (row 3 - column K).

Row 3 - column N: the amount represents the sum of the number of resident legal person depositors holding guaranteed deposits (row 3 - column G) and the number of non-resident legal person depositors holding guaranteed deposits (row 3 - column L).

Row 4 - column M: the amount represents the sum of guaranteed deposits held by resident legal persons (row 4 - column F) and guaranteed deposits of non-resident legal persons

(row 4 - column K).

Row 4 - column N: the amount represents the sum of the number of resident legal person holding guaranteed deposits (row 4 - column G) and the number of non-resident legal person depositors holding guaranteed deposits (row 4 - column L).

Row 5 - Total guaranteed deposits

Row 5 - column M: the amount represents the sum of guaranteed deposits held by natural persons (row 5 - column F) and guaranteed deposits of legal persons (row 5 - column K).

Row 5 - column N: the amount represents the sum of the number of natural persons holding guaranteed deposits (row 5 - column G) and the number of legal persons holding guaranteed deposits (row 5 - column L).

The Form - Monthly GD Report shall be submitted electronically by the credit institution to the Fund no later than the fifteenth day of the month for the balance as of the last day of the previous month to the Fund's email address: fzd@fzdcg.org. The original form in hard copy, signed by the responsible person of the credit institution and stamped with the institution's seal shall be sent by mail to the following address:

**Fond za zaštitu depozita
Bulevar Stanka Dragojevića br. 4
81000 Podgorica**

INSTRUCTIONS FOR THE SUBMISSION OF DATA ON DEPOSITORS, DEPOSITS AND DUE LIABILITIES

1. Purpose

The purpose of these instructions is to define the type, format, scope, and content of the data and documentation that a credit institution in which the protected event has occurred (hereinafter: the credit institution) shall submit to the Deposit Protection Fund (hereinafter: DPF) for the calculation and payout of guaranteed deposits.

2. Technical and organisational requirements (generation of .csv files)

2.1. Files

For the purpose of preparing the payout of guaranteed deposits, **the credit institution in which the protected event has occurred** is required to generate and submit to the DPF four files in .csv format and one file in ZIP format:

- I. a file of depositor master data (MAT<MB>.csv),
- II. a file of deposits (DPZ<MB>.csv),
- III. a file of due liabilities of depositors (KRD<MB>.csv),
- IV. a file of identification documents (DOK<MB>.csv), and
- V. a file with identification documents in ZIP format (.pdf, .jpg, .gif)

The designation <MB> represents the registration number of the credit institution, which is used in the file names (file name):

- ✓ the format of the depositor master data file is **MAT12345678.csv**, where 12345678 is the registration number of the credit institution;
- ✓ the format of the deposit data file is **DPZ12345678.csv**, where 12345678 is the registration number of the credit institution.
- ✓ the format of the file on due liabilities of depositors is **KRD12345678.csv**, where 12345678 is the registration number of the credit institution;
- ✓ the format of the identification documents data file is **DOK12345678.csv**, where 12345678 is the registration number of the credit institution;
- ✓ the format of the file with identification documents is ZIP12345678, where 12345678 is the registration number of the credit institution.

In .csv format, a semicolon (;) is used as a delimiter and must not be used in the text. The content shall consist of uppercase letters and digits.

2.2. Code page

The file encoding (code page) shall be MSWIN 1250 or UTF-8.

2.3. First row of .csv file

The first row of each file contains the column names:

- **for the depositor master data file:** TYPE OF PERSON; CODE; NAME; SURNAME; PERSONAL ID/REGISTRATION NO.; NON-RESIDENT ID; NON-RESIDENT DOCUMENT; DATE OF BIRTH; TYPE OF DEPOSITOR; PLACE; ADDRESS; POSTAL CODE;

COUNTRY; CITIZENSHIP; PHONE / FAX; EMAIL; CONTACT.

- **for the deposit data file:** ACCOUNT; LEDGER ACCOUNT; TYPE OF DEPOSIT; DEPOSITOR CODE; CURRENCY; PRINCIPAL (CURRENCY); INTEREST (CURRENCY); PRINCIPAL (EUR); INTEREST (EUR); CALCULATION DATE;
- **for the file of due liabilities of depositors:** ACCOUNT; LEDGER ACCOUNT; DEPOSITOR CODE; CURRENCY; PRINCIPAL (CURRENCY); PRINCIPAL (EUR);
- **for the file of identification documents:** DEPOSITOR CODE; TYPE OF DOCUMENT; FILE NAME;
- **for the file with identification documents in ZIP format:** submit copies of identification documents.

2.4. Data submission

Data shall be submitted officially via CD or USB.

1. DEPOSITOR MASTER DATA FILE

Depositor master data file is a list of depositors of the credit institution. This database should be compiled based on data as of the **date on which the protected event occurred in the credit institution** (the date of issuance of the decision on the unavailability of deposits or the occurrence of a protected event in respect of the credit institution).

The content of the depositor master data file is shown in **Table 1**.¹

Table 1

Column	Title	Content	Entry requirement	Designation
A	TYPE OF PERSON	Type of person	Mandatory	FL PL
B	DEPOSITOR CODE	Internal depositor code	Mandatory	XXXXAAAAXX
C	NAME	Name of the depositor - natural person or legal person	Mandatory	AAAAAAAA AAAAA A.D.
D	SURNAME	Depositor's surname	Mandatory for natural persons	AAAAAAAA
E	ID/REGISTRATION NO.	ID no. - natural person (13 digits) Registration no. - legal person (8 digits)	Mandatory for residents	XXXXXXXXXXXXX XXXXXXXX
F	ID OF NON-RESIDENT	Non-resident - identification mark - PASSPORT number	Mandatory for non-residents	AXXXAXXXXXXXX

¹ **Note:** For the depositor master data file, it is necessary to submit all **17 columns**, regardless of whether data exists; in other words, each column must physically be present, even if it has been left empty.

G	IDENTIFICATION DOCUMENT OF NON-RESIDENT	Document type	Mandatory for non-residents	AAAAAAAAAAAA
H	DATE OF BIRTH	Date of birth	Mandatory	DD.MM.YYYY
I	TYPE OF DEPOSITOR	Type of depositor	Mandatory	1.0 1.10 1.11 1.12 1.13 2.0 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8 2.9 2.10 2.11 2.12 2.13
J	PLACE	Place of residence / temporary residence / registered office	Mandatory	AAAAAAAAAAAA
K	ADDRESS	Address of residence / temporary residence / registered office	Mandatory	AAAAAAAAAXXX
L	POSTAL CODE	Postal code of residence / temporary residence / registered office		XXXXX
M	COUNTRY	Country of residence / temporary residence / registered office	Mandatory	AA
N	CITIZENSHIP	Citizenship of non-resident		AA
O	PHONE/FAX	Phone / Fax no.		XXXXXXXXXXXX
P	EMAIL	Email address		AAAAAAXXXXX
Q	CONTACT	Contact person		AAAAAAAAAAAA

Note: **X** - designation for digit; **A** - designation for alphabetical character.

TYPE OF PERSON - Mandatory entry.

FL ... abbreviation for natural persons;

PL ... abbreviation for legal persons.

Natural persons engaged in business activities, as well as lawyers, notaries, enforcement officers (bailiffs), etc., are also classified under **TYPE OF PERSON** - natural person, abbreviated as **FL**.

Entities without legal personality and co-ownership communities are also classified under **TYPE OF PERSON** - legal person, abbreviated as **PL**.

No other random symbols may be used, including any punctuation marks. Therefore, this field must be completed using only **UPPERCASE LETTERS**, with the abbreviations **FL** or **PL**, as appropriate.

DEPOSITOR CODE - Mandatory entry. The internal depositor code must be unique. The field allows up to 30 characters. Spaces, quotation marks, periods, and other special characters are not allowed. The code may consist only of **NUMBERS AND UPPERCASE**

LETTERS.

NAME - Mandatory entry. For natural persons, enter the first name; for legal entities, enter the company name. Quotation marks and other special characters must not be used in the name of a legal person, but periods are allowed (e.g., **PLANTAŽE A.D.** or **MARKO D.O.O.**). The field must be completed in **UPPERCASE LETTERS**.

SURNAME - Mandatory only for natural persons. This field remains empty for legal entities. It must be completed in **UPPERCASE LETTERS**.

ID NO./REGISTRATION NO. - Mandatory entry. For natural persons, enter the unique personal identification number (13 digits), and for legal entities, enter the registration number (8 digits). So, the field must contain **NUMBERS** only.

ID NO. OF NON-RESIDENT - Mandatory entry only for non-residents. This field remains empty for residents. For non-residents, use passport data for identification. The code must be unique and may consist of a combination of **NUMBERS AND UPPERCASE LETTERS**.

IDENTIFICATION DOCUMENT OF NON-RESIDENT - Mandatory entry only for non-residents. This field remains empty for residents. Specify the name of the document. The field must be completed in **UPPERCASE LETTERS**.

DATE OF BIRTH - Mandatory entry only for natural persons. Use this format only: **DD.MM.YYYY**. The use of slashes (/) or other symbols is not allowed.

TYPE OF DEPOSITOR - Mandatory entry. Depending on whether the depositor is a natural or legal person, each depositor must be assigned the appropriate numerical code according to the DPF classification provided in these instructions.

1.0; 1.10; 1.11; 1.12; 1.13 - **natural persons**;

2.0; 2.1; 2.2; 2.3; 2.4; 2.5; 2.6; 2.7; 2.8; 2.9; 2.10; 2.11; 2.12; 2.13- **legal persons**.

PLACE - Mandatory entry. City or place. The field is to be completed in **UPPERCASE LETTERS**.

ADDRESS - Mandatory entry. Street name and house number. The field must be completed in **UPPERCASE LETTERS AND NUMBERS**.

POSTAL CODE - Not a mandatory entry; however, if no data is entered, column **L must still exist and remain empty**.

COUNTRY - Mandatory entry. From the official country code list, it is required to enter the alphabetic country code - two characters. E.g.: **RS** - Serbia; **ME** - Montenegro.

CITIZENSHIP - Not a mandatory entry; however, if no data is entered, column **N must still exist and remain empty**. If the person is a non-resident, use the official country code list

(the two-letter alphabetic code).

PHONE/ FAX - Not a mandatory entry; however, if no data is entered, column **O must still exist and remain empty**.

EMAIL - Not a mandatory entry; however, if no data is entered, column **P must still exist and remain empty**.

CONTACT - Not a mandatory entry; however, if no data is entered, column **Q must still exist and remain empty**.

COLUMN I - TYPE OF DEPOSITOR - Each depositor should be assigned the corresponding numerical code:

Natural persons

1 .0 Assigned to natural persons that are not subject to restriction on disposal and calculation and/or compensation of guaranteed deposits (Depositors entitled to payment of guaranteed deposits) in accordance with Article 6(1) of the Deposit Protection Law ("Official Gazette of Montenegro" 72/19, 70/26) (hereinafter: the Law).

A permanent block is applied to all natural persons who are not entitled to receive guaranteed deposits in accordance with Article 6(2) of the Law:

1.10 deposits arising out of transactions in connection with which there has been a criminal conviction for money laundering or terrorism financing;

1.11 anonymous deposits and/or deposits the holder of which has never been identified before the protected event occurrence (non-nominative deposits);

1.12 obligations arising from securities and other financial instruments issued by a credit institution or which payout is guaranteed by the credit institution in relation to which the protected event occurred;

1.13 instruments of depositors of a credit institution in relation to which the protected event occurred and which are included in own funds in line with the law governing the taking up and pursuit of business of credit institutions.

Legal persons

2.0 Assigned to legal persons that are not subject to restriction on disposal and calculation and/or compensation of guaranteed deposits (Depositors entitled to payment of guaranteed deposits) in accordance with Article 6(1) of the Law.

A permanent block is applied to all legal persons not entitled to receive guaranteed deposits in accordance with Article 6(2) of the Law:

- 2.1.** deposits by insurance and reinsurance undertakings, in line with the law governing insurance and reinsurance business;
- 2.2.** deposits by public authorities and local government authorities and/or other form of local self-government;
- 2.3.** deposits by occupational health care and pension and disability insurance schemes, in line with the law governing the mandatory health, pension and social insurance;
- 2.4.** deposits by personal pension funds and their management companies, in line with the law governing personal pension funds;
- 2.5.** deposits by investment funds, in line with the law governing the capital market;
- 2.6.** deposits by investment funds and their management companies, in line with the law governing the capital market;
- 2.7.** deposits by other credit institutions, regardless of their head office, made out to their name and held for their account;
- 2.8.** deposits by financial institutions within the meaning of the law governing the taking up and pursuit of business of credit institutions;
- 2.9.** deposits by collective investment undertakings in line with the law regulating the capital market;
- 2.10.** deposits arising out of transactions in connection with which there has been a criminal conviction for money laundering or terrorism financing;
- 2.11.** anonymous deposits and/or deposits the holder of which has never been identified before the protected event occurrence;
- 2.12.** obligations arising from securities and other financial instruments issued by a credit institution or which payout is guaranteed by the credit institution in relation to which the protected event occurred;
- 2.13.** instruments of depositors of a credit institution in relation to which the protected event occurred and which are included in own funds in line with the law governing the taking up and pursuit of business of credit institutions.

In paper form (hard copy), a credit institution is required to submit a list of:

- persons holding, either directly or indirectly, 10% or more capital or voting shares in that credit institution;

- natural persons who are members of managing bodies and/or standing bodies of the credit institution that have exercised these tasks as at the protected event date or in the period of 12 months preceding the protected event date;
- all other documents necessary for preparing individual decisions for depositors referred to in Article 6(2) of the Law.

11. DEPOSIT DATA FILE

Deposit data file should be created based on data as of the date of the occurrence of the insured event.

The contents of the deposits database consist of the elements shown in the **Table 2**

Column	Title	Content	Entry requirement	Designation
A	ACCOUNT	Deposit account no.	Mandatory	XXXXXXXXXX
B	LEDGER ACCOUNT	Account from the chart of accounts for credit institutions	Mandatory	XXXXXXXXXX
C	DEPOSIT TYPE	Type of deposit	Mandatory	3.0 4.0 5.1 5.2 5.3 5.4
D	DEPOSITOR CODE	Internal code of deposit account holder	Mandatory	XXXXXXXXXX
E	CURRENCY	Currency code	Mandatory	XXX
F	PRINCIPAL CURRENCY*	Principal in a currency	Mandatory	XXXXXXXXXX
G	INTEREST CURRENCY*	Interest calculation in a currency	Mandatory	XXXXXXXXXX
H	PRINCIPAL EUR**	Principal in euros	Mandatory	XXXXXXXXXX
I	INTEREST EUR**	Interest in euros	Mandatory	XXXXXXXXXX
J	CALCULATION DATE	Date of last interest calculation	Mandatory	DD.MM.YYYY

Note: X - designation for digit

* Standard numerical format is 9999999999.99

** As of the protected event date per the exchange rate of the Central Bank of Montenegro

ACCOUNT - Mandatory entry. It has to be unique.

LEDGER ACCOUNT - Mandatory entry. Use the chart of accounts for credit institutions specified by the Central Bank of Montenegro.

2 Note: For the deposit data file it is necessary to submit all 10 columns, regardless of whether data exists; in other words, each column must physically be present, even if it has been left empty.

TYPE OF DEPOSIT - Mandatory entry. Depending on the type of deposit, each deposit should be assigned the appropriate numerical code according to the DPF classification provided in these instructions.

- 3.0 eligible deposit;
- 4.0 excluded deposits;
- 5.1 5.2 5.3 5.4 eligible deposit under temporary freeze.

DEPOSITOR CODE - Mandatory entry. The internal depositor code must be unique. The field allows up to 30 characters. Spaces, quotation marks, periods, and other special characters are not allowed. The code may consist only of **NUMBERS AND UPPERCASE LETTERS**.

CURRENCY - Mandatory entry. Numerical currency code that is to be filled in even when the currency is euro (978).

PRINCIPAL CURRENCY* - Mandatory entry. Standard numeric format*.

INTEREST CURRENCY* - Mandatory entry. Standard numeric format*.

PRINCIPALEUR** - Mandatory entry. Standard numeric format*.

INTEREST EUR** - Mandatory entry. Standard numeric format*.

CALCULATION DATE - Mandatory entry. Format DD.MM.YYYY

COLUMN B - LEDGER ACCOUNT - Account number from the chart of accounts for credit institutions: enter the deposit account number from the chart of accounts for credit institutions, from the report on total deposits balance (**Monthly Report UD**) and the report on guaranteed deposits balance (**Monthly Report GD**).

Deposit accounts of natural persons and legal persons from class 1, category 12 - further analytics, from the chart of accounts for credit institutions, which account for due liabilities arising from interest-bearing and non-interest-bearing expenses toward natural and legal persons are included here.

COLUMN C - TYPE OF DEPOSIT - each deposit should be assigned the corresponding numerical code as per the following classification:

- 3 .0 assigned to all **deposits** for which there are no restrictions on payout, i.e., **eligible deposits**.
- 4 .0 assigned to all deposits for which there are restrictions on calculation and payment, i.e., **excluded deposits**.

TEMPORARY FREEZE

Temporary freeze is assigned to deposits that are subject to temporary restrictions on calculation and payout (requiring further processing):

5.1 Deposits held in the joint account of multiple owners

The credit institution is required to submit to the DPF a specification of all joint account agreements and, for each joint account individually, data for all joint account holders (full name/company name; personal identification number/passport number; registration number; address), as well as the amount of funds belonging individually to each joint account holder.

5.2 Deposits where the depositor has acted as a representative for the account of a third party.

The credit institution is required to submit to the DPF a specification of all account opening agreements where the depositor has acted as a representative of a third party. The credit institution in which the protected event occurred shall provide all data relating to the person represented by the depositor (full name/company name; personal identification number/passport number; registration number; address), as well as the amount of funds belonging to the represented person.

5.3 Deposits on which a pledge/lien has been established on any grounds.

The credit institution is required to submit to the DPF a specification of all deposits on which a pledge/lien has been established on any grounds. The credit institution in which the protected event occurred shall submit to the DPF the document releasing the pledge/lien on the deposit in each individual case.

5.4 Deposits subject to restriction on disposal.

The credit institution is required to submit to the DPF a specification of all deposits or parts of deposits where a competent authority has imposed a restriction on disposal of the deposit or a part thereof. The credit institution shall submit to the DPF the document lifting the restriction measure in each individual case.

COLUMN G - INTEREST CURRENCY - accrued interest as of the date of protect event occurrence shall be calculated for demand deposits and term deposits.

III. FILE ON DUE LIABILITIES OF DEPOSITORS

File on due liabilities of depositors shall be prepared on the basis of data as of the protected event date in the credit institution. The credit institution shall submit **DATA ON DUE LIABILITIES OF DEPOSITORS - exclusively due liabilities** of depositors who are entitled to guaranteed deposit payout (therefore, only due liabilities of natural and legal persons that simultaneously have deposit claims against the credit institution shall be included; **due liabilities of natural and legal persons that do not have deposit claims against the credit institution shall not be included**).

The file on due liabilities shall consist of depositors of the credit institution entitled to guaranteed deposit payout and who simultaneously have due liabilities (e.g. for natural persons, the total amount of due liabilities shall include liabilities arising from loans, current account overdrafts, commission and fee liabilities, liabilities due under credit cards, etc.).

The content of the file on due liabilities consists of the elements shown in **Table 3³**.

Table 3

Column	Title	Content	Entry requirement	Designation
A	ACCOUNT	Account no. for due liabilities	Mandatory	XXXXXXXXXX
B	LEDGER ACCOUNT	Account from the Central Bank of Montenegro's chart of accounts for credit institutions	Mandatory	XXXXXXXXXX
C	DEPOSITOR CODE	Internal code of deposit account holder	Mandatory	XXXXXXXXXX
D	CURRENCY	Currency code	Mandatory	XXX
E	PRINCIPAL CURRENCY*	Due liability in other currency	Mandatory	XXXXXXXXXX
F	PRINCIPAL EUR *	Due liability in euros	Mandatory	XXXXXXXXXX

Note: X - - designation for digit

* Standard numeric format is 99999999999.99

ACCOUNT - Mandatory entry. It has to be unique.

LEDGER ACCOUNT - Mandatory entry. Use the chart of accounts for credit institutions specified by the Central Bank of Montenegro.

DEPOSITOR CODE - Mandatory entry. The internal depositor code must be unique. The field allows up to 30 characters. Spaces, quotation marks, periods, and other special characters are not allowed. The code may consist only of **NUMBERS AND UPPERCASE LETTERS**.

CURRENCY - Mandatory entry. Numerical currency code.

PRINCIPAL CURRENCY - Mandatory entry. Standard numeric format*.

PRINCIPAL EUR - Mandatory entry. Standard numeric format*.

IV. FILE ON IDENTIFICATION DOCUMENTS

File on identification documents refers to the database for the **depositor type - natural persons** (it is not necessary to submit data on the identification documents of persons authorized to represent a legal person).

The content of the file on identification documents consists of the elements shown in **Table 4⁴**.

³ **Note:** For the file on due liabilities, it is necessary to provide all 6 columns, regardless of whether data exists or not; therefore, each empty column must physically be present as well. Amounts should be entered without a negative sign.

⁴ **Note:** All three columns have to be submitted for this file.

Table 4

Column	Title	Content	Entry requirement	Designation
A	DEPOSITOR CODE	Internal code of depositor	Mandatory for natural persons	XXXXAAAAXX
B	TYPE OF DOCUMENT	ID document, passport	Mandatory	XXXXaAAAAaXX
C	FILE NAME	Document	Mandatory	XXXXAAAaXX

DEPOSITOR CODE - Mandatory entry. The internal depositor code must be unique. The field allows up to 30 characters. Spaces, quotation marks, periods, and other special characters are not allowed. The code may consist only of **NUMBERS AND UPPERCASE LETTERS**.

TYPE OF DOCUMENT - Mandatory entry. A combination of **NUMBERS AND LOWERCASE LETTERS, AND UPPERCASE LETTERS** is allowed.

FILE NAME - Mandatory entry of the document name with the file extension. The document name must be unique. A combination of **NUMBERS, LOWERCASE LETTERS, and UPPERCASE LETTERS** is allowed.

FILE WITH IDENTIFICATION DOCUMENTS

The file with scanned identification documents shall be created in such a way that the document name must be identical to the field “**Document Name**” from the **File IV - Column C**. **The file shall be submitted in ZIP format (individual identification documents should not be zipped separately; all documents must be included in a single ZIP file).** A combination of **NUMBERS, LOWERCASE LETTERS, and UPPERCASE LETTERS** is allowed.

For data verification purposes, please note the following:

Data_Set_No^ - Table 1 - Detailed records for **ALL depositors** - natural persons (FL) and legal persons (PL), as of the date of occurrence of the protected event. The number of depositors corresponds to the position in row I column B of the Monthly Report UD. The total amount of deposits in the credit institution is equal to the position in row I, column A of the Monthly Report UD, while the total amount of guaranteed deposits is equal to the position in row 5 column M of the Monthly Report GD as of the protected event date.

Data Set No. 2 - Table 2 - List of deposit accounts and accounts of accrued interest payable on deposits of natural persons (FL) and legal persons (PL) in accounts of class 2, categories 21, 22, and 23 (balance of interest payable as of the protected event date). The total amount of deposits in the credit institution is equal to the position in row I column A of

the Monthly Report UD, while the total amount of guaranteed deposits is equal to the position in row 5 column M of the Monthly Report GD, as of the protected event date.

Data Set No.3 -Table 3 - List of due liabilities (FL and PL) as of protected event date. The amount of due liabilities corresponds to the sum of the positions in row I columns E and H of the Monthly Report GD.