

PLATNI BILANS CRNE GORE

Bilans plaćanja sastavlja se u skladu sa metodologijom koju je preporučio Međunarodni monetarni fond (Balance of payments Manual, fifth edition, 1993). Izvori podataka su: MONSTAT, poslovne banke i CBCG.

Bilans plaćanja se iskazuje u eurima. Preračunavanje vrijednosti transakcija iz originalnih valuta u izvještajnu valutu obavlja se: primjenom srednjih kurseva CBCG na dan transakcije, primjenom mjesečnih i godišnjih srednjih prosječnih kurseva CBCG, primjenom srednjeg dnevnog kursa na kraju perioda kod procjene transakcija čija se razlika stanja prati,

Početkom 2005. godine izvršena je revizija podataka koji se odnose na 2004. godinu. Naime, tokom 2004. godine postalo je tehnički moguće pratiti robne transakcije između Crne Gore i Srbije na osnovu podataka Uprave carina Crne Gore, odnosno carinskih deklaracija. Do 2004. godine izvor za praćenje ovih tokova su bili jedino podaci poslovnih banaka o ostvarenom platnom prometu sa inostranstvom, odnosno ITRS.

Izvor podataka o spoljnoj trgovini od 2005. godine je MONSTAT. U 2008. godini izvršena je revizija podataka o spoljnoj trgovini za 2007. godinu u skladu sa promjenom metodologije koju koristi MONSTAT. Podaci o spoljnoj trgovini u platnom bilansu Crne Gore za 2007. i 2008. godinu prikazani su po opštem sistemu trgovine. CBCG vrši prilagođavanje podataka dobijenih od MONSTAT-a za potrebe platnog bilansa u skladu sa metodologijom MMF-a (Balance of Payments Manual, Fifth edition, IMF, 1993).

Kod evidencije transportnih usluga koriste se podaci banaka o ostvarenom platnom prometu sa inostranstvom.

Prihodi od putovanja obuhvataju procijenjene prihode od turizma, koji se dopunjavaju sa podacima o pruženim zdravstveno-rekreativnim uslugama i potrošnjom u cilju školovanja. Do prihoda od turizma se dolazi na osnovu broja noćenja (podatak MONSTAT-a) i procijenjene prosječne dnevne potrošnje.

Početkom 2006. godine korigovan je model za procjenu prihoda od turizma, korekcija se odnosi na 2003. i 2004. godinu. Podaci o rashodima za turizam dobijaju se na osnovu ostvarenog platnog prometa sa inostranstvom.

Finansijske usluge (usluge osiguranja i reosiguranja, zastupnička i posrednička provizija i provizija i troškovi u bankarskom poslovanju) se prate na osnovu statistike platnog prometa sa inostranstvom. Ostale usluge obuhvataju građevinske usluge, ptt i komunikacijske usluge, usluge osiguranja, kompjuterske i informacione usluge, autorska prava i honorare od izdavanja dozvola i ostale poslovne usluge. Podaci o njima se dobijaju iz statistike platnog prometa sa inostranstvom, a na osnovu izvještaja banaka.

Račun dohotka uključuje podatke iz statistike platnog prometa sa inostranstvom o kompenzacijama, zaposlenima, plaćanjima i naplatama po osnovu kamata, plaćenim i naplaćenim dividendama. Izvor podataka su izvještaji banaka i CBCG.

Tekući transferi obuhvataju podatke o transferima sektora vlade i ostalih sektora koji se dobijaju iz statistike platnog prometa sa inostranstvom.

Direktno i portfolio investicije prate se na osnovu podataka statistike platnog prometa sa inostranstvom i sprovedenih anketa. Ostale investicije koje obuhvataju podatke o kreditima, trgovinskim kreditima, gotovini i depozitima se dobijaju iz statistike platnog prometa sa inostranstvom.

Rezerve Centralne banke Crne Gore obuhvataju sredstva komercijalnih banaka deponovana kod ino banaka, sredstva Centralne banke deponovana kod ino banaka, sredstva u trezoru CBCG i rezervne pozicije kod MMF-a. Izvor podataka je CBCG (monetarna statistika).

Depoziti stanovništva – u tabeli je prikazano stanje ukupnih depozita fizičkih lica kod banaka na kraju perioda i njihova struktura po ročnosti.

THE BALANCE OF PAYMENT OF MONTENEGRO

The balance of payments is prepared according to the methodology prescribed by the International Monetary Fund (Balance of Payment, 1993). The sources of data are: MONSTAT, commercial banks, and the Central Bank of Montenegro.

The balance of payments is presented in EUR, Recalculation of the transaction values from the original currency to the reporting currency is performed by: using the mean exchange rate from the Central Bank of Montenegro and at the end of the period with evaluation transactions whose change is monitored using daily mean exchange rate.

The revision of data referring to 2004 was done in the beginning of 2005, Namely, it was technically possible in 2004 to follow transaction of goods between Montenegro and Serbia on the basis of data from Customs Administration of Montenegro i.e, the customs declarations, Until 2004 the source for viewing these currents was only data of banks about the achieved balance of payments with foreign countries i.e, ITRS.

Since 2005, the source of data about external trade is MONSTAT, In 2008, accomplished revision data from external trade for 2007 with methodology which use MONSTAT, CBM makes adjustments of data received from MONSTAT in order to harmonize them with the IMF methodology (Balance of Payments Manual, Fifth edition, IMF, 1993).

The registering of transportation services uses banks' data on performed international payment operations.

Incomes from travelling include estimated incomes from tourism, which are supplemented by data on provided health- recreation services and expenditures for education, Data on expenditures in tourism are obtained on the basis of the number of tourist overnight stays (data from MONSTAT) and estimated average daily consumption, The model for estimation of incomes from tourism was modified in the beginning of 2006, and the correction refers to 2003 and 2004, Data on expenditures in tourism are obtained on the basis of international payment operations.

Financial services (insurance and reinsurance, representative and mediation commission fees, and commission fees and expenses for banking operations) are covered on the basis of foreign payment operations statistics, Other services include investment work in foreign countries, PTT and communication services, forwarding services, expenses for the maintenance of representative offices, computer and information technology services, author's fee, and fee for license issuance, as well as other business services, The data is obtained from foreign payment operations statistics and banks' reports.

Income statement comprises data from foreign payment operations statistics on compensations to employees, payments, and charged dividends, The source of data is banks' reports.

Current transfers include data about transfers of Government sector and other sectors received from balance of payment with foreign countries.

Direct and portfolio investments are followed on the basis of data of international payment operations statistics and conducted surveys, Other investments include data about loans, trade loans, cash and deposits and are obtained from the balance of payment statistics with foreign countries.

The Central Bank of Montenegro's reserves comprise commercial banks' fund deposited in international bank and the CBM funds deposited in foreign banks, funds in the CBM treasury and reserve positions in IMF, The source of data is CBM (monetary statistics).

Deposits by households – the table present the balance of total deposits of individuals by households at the end of period and their structure by time.

DEPOZITI STANOVNIŠTVA¹⁾ / DEPOSITS BY HOUSEHOLDS¹⁾

U 000 EUR, stanje na kraju perioda

Balance at end-periods, EUR 000

| | Sredstva na escrow računu ²⁾ Funds in escrow account | Depoziti po viđenju Demand deposits | Oročeni depoziti / Time deposits | | | | | Ukupno Total |
|-------------|--|--|----------------------------------|---|---------------------------------------|--------------------------------|-----------------|-----------------|
| | | | do 3 mjeseca Up to 3 months | od 3 mjeseca do godinu dana From 3 months to 1 years | od 1 do 3 godine From 1 to 3 years | preko 3 godine Over 3 years | ukupno Total | |
| 2019 | | | | | | | | |
| I | 48 | 701 675 | 22 756 | 292 675 | 232 113 | 36 394 | 583 938 | 1 285 661 |
| II | 48 | 694 718 | 22 293 | 293 765 | 229 631 | 36 019 | 581 708 | 1 276 474 |
| III | 47 | 697 920 | 21 803 | 289 604 | 203 433 | 36 442 | 551 282 | 1 249 249 |
| IV | 47 | 696 752 | 20 606 | 255 806 | 192 890 | 36 169 | 505 471 | 1 202 270 |
| V | 46 | 703 912 | 20 430 | 250 599 | 202 690 | 36 334 | 510 053 | 1 214 011 |
| VI | 45 | 706 356 | 20 427 | 242 220 | 209 701 | 36 736 | 509 084 | 1 215 485 |
| VII | 45 | 737 031 | 27 553 | 237 646 | 214 717 | 36 718 | 516 634 | 1 253 710 |
| VIII | 43 | 772 002 | 30 053 | 230 407 | 220 530 | 36 188 | 517 178 | 1 289 223 |
| IX | 41 | 781 652 | 30 419 | 224 541 | 226 268 | 37 012 | 518 240 | 1 299 933 |
| X | 40 | 787 375 | 28 149 | 219 899 | 232 499 | 37 533 | 518 080 | 1 305 495 |
| XI | 40 | 794 110 | 31 264 | 213 414 | 238 273 | 37 048 | 519 999 | 1 314 149 |
| XII | 38 | 804 301 | 26 312 | 209 899 | 238 000 | 37 962 | 512 173 | 1 316 512 |
| 2020 | | | | | | | | |
| I | 37 | 786 851 | 26 980 | 206 050 | 240 762 | 39 050 | 512 842 | 1 299 730 |
| II | 36 | 785 204 | 24 830 | 202 068 | 244 686 | 39 097 | 510 681 | 1 295 921 |
| III | 389 | 746 553 | 24 942 | 203 861 | 235 886 | 38 289 | 502 978 | 1 249 920 |
| IV | 388 | 764 132 | 25 001 | 203 759 | 229 310 | 37 800 | 495 870 | 1 260 390 |
| V | 356 | 743 858 | 25 635 | 203 819 | 226 574 | 37 310 | 493 338 | 1 237 552 |
| VI | 356 | 752 995 | 26 198 | 205 558 | 219 818 | 37 487 | 489 061 | 1 242 412 |
| VII | 356 | 753 092 | 25 128 | 207 471 | 212 412 | 36 733 | 481 744 | 1 235 192 |
| VIII | 356 | 741 146 | 26 295 | 209 125 | 206 224 | 36 351 | 477 995 | 1 219 497 |
| IX | 355 | 752 649 | 29 812 | 206 874 | 197 434 | 37 378 | 471 498 | 1 224 502 |
| X | 356 | 758 652 | 30 020 | 208 767 | 194 062 | 34 193 | 467 042 | 1 226 050 |
| XI | 356 | 763 260 | 28 416 | 214 828 | 189 507 | 33 319 | 466 070 | 1 229 686 |
| XII | 0 | 787 777 | 23 996 | 223 133 | 186 063 | 33 070 | 466 262 | 1 254 039 |
| 2021 | | | | | | | | |
| I | 0 | 774 371 | 23 486 | 228 322 | 182 028 | 32 719 | 466 555 | 1 240 926 |
| II | 0 | 786 759 | 22 433 | 231 291 | 176 715 | 35 185 | 465 624 | 1 252 383 |
| III | 0 | 800 237 | 22 110 | 230 063 | 175 485 | 35 530 | 463 188 | 1 263 425 |
| IV | 0 | 816 519 | 22 168 | 227 981 | 174 330 | 35 690 | 460 169 | 1 276 688 |
| V | 0 | 806 964 | 21 776 | 227 905 | 173 568 | 35 789 | 459 038 | 1 266 002 |
| VI | 0 | 823 815 | 25 581 | 221 589 | 172 810 | 36 057 | 456 037 | 1 279 852 |
| VII | 0 | 849 622 | 25 994 | 217 971 | 172 779 | 36 194 | 452 938 | 1 302 560 |
| VIII | 0 | 886 046 | 29 906 | 217 955 | 171 072 | 37 621 | 456 554 | 1 342 600 |
| IX | 0 | 895 268 | 31 646 | 213 250 | 172 587 | 38 117 | 455 600 | 1 350 868 |
| X | 554 | 901 494 | 33 824 | 210 401 | 173 439 | 38 506 | 456 170 | 1 358 218 |
| XI | 554 | 917 059 | 25 784 | 215 990 | 174 517 | 39 094 | 455 385 | 1 372 998 |
| XII | 554 | 979 728 | 23 764 | 220 387 | 178 142 | 39 919 | 462 212 | 1 442 494 |
| 2022 | | | | | | | | |
| I | 554 | 959 949 | 22 613 | 219 204 | 179 723 | 40 023 | 461 563 | 1 422 066 |
| II(p) | 554 | 1 003 840 | 22 308 | 215 414 | 178 963 | 39 775 | 456 460 | 1 460 854 |

IZVOR: Centralna banka Crne Gore

¹⁾ Stanje na kraju perioda

SOURCE: Central Bank of Montenegro

¹⁾ Balance at the end period

PLATNI BILANS CRNE GORE u hilj. EUR / BALANCE OF PAYMENTS OF MONTENEGRO¹⁾ EUR thous

| Kvartali Quarters | Ukupno Total (A) | SALDO TEKUĆEG I KAPITALNOG RAČUNA/ Current account and capital account balance | | | | | | | |
|----------------------|------------------------|--|------------------|-------------------------------------|----------------|--|-------------------------|--|-------------------------|
| | | 1 (1.1 – 1.2) Roba / Goods | | 2 (2.1 – 2.2) Usluge / Services | | 3 (3.1 – 3.2) Primarni dohodak / Primary Income | | 4 (4.1 – 4.2) Sekundarni dohodak / Secondary Income | |
| | | izvoz Export | uvoz Import | izvoz Export | uvoz Import | prihodi Revenues | rashodi Expenditures | prihodi Revenues | rashodi Expenditures |
| | | (1+2+3+4) | 1,1 | 1,2 | 2,1 | 2,2 | 3,1 | 3,2 | 4,1 |
| 2019 | -707 212 | 465 549 | 2 531 106 | 1 705 174 | 686 758 | 305 896 | 250 261 | 368 999 | 84 704 |
| I | -316 601 | 101 180 | 510 353 | 177 547 | 151 455 | 84 247 | 74 131 | 73 960 | 17 596 |
| II | -328 269 | 114 139 | 696 908 | 360 458 | 176 028 | 74 869 | 78 309 | 93 177 | 19 668 |
| III | 278 514 | 120 906 | 690 390 | 929 042 | 181 357 | 73 544 | 52 833 | 104 007 | 24 405 |
| IV | -340 855 | 129 324 | 633 455 | 238 128 | 177 919 | 73 236 | 44 989 | 97 855 | 23 035 |
| 2020 | -1 090 428 | 408 968 | 2 050 985 | 679 138 | 502 593 | 282 960 | 216 352 | 391 581 | 83 144 |
| I | -321 940 | 95 561 | 520 900 | 179 587 | 141 729 | 72 774 | 62 684 | 74 180 | 18 729 |
| II | -322 106 | 86 913 | 491 047 | 115 977 | 108 794 | 69 209 | 50 753 | 75 581 | 19 190 |
| III | -217 826 | 97 419 | 511 504 | 202 406 | 113 286 | 70 738 | 36 919 | 96 893 | 23 573 |
| IV | -228 556 | 129 075 | 527 533 | 181 169 | 138 784 | 70 239 | 65 997 | 144 927 | 21 652 |
| 2021(p) | -453 427 | 526 207 | 2 440 182 | 1 596 679 | 641 025 | 354 167 | 250 110 | 481 286 | 80 448 |
| I | -162 690 | 108 060 | 430 205 | 160 483 | 104 043 | 71 436 | 45 364 | 97 603 | 20 661 |
| II | -249 673 | 133 522 | 632 248 | 266 182 | 139 545 | 78 059 | 67 162 | 129 813 | 18 295 |
| III | 161 979 | 129 462 | 720 801 | 816 866 | 194 572 | 102 303 | 62 192 | 111 604 | 20 690 |
| IV | -203 042 | 155 163 | 656 928 | 353 149 | 202 864 | 102 368 | 75 393 | 142 267 | 20 803 |

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| Kvartali Quarters | Kapitalni račun/ Capital account (B) | FINANSIJSKI RAČUN / Financial account | | | | | | Neto greške i omaške Net errors and omissions |
|----------------------|--|---------------------------------------|---|---|---|--|---|--|
| | | Ukupno Total (C) | 6 (6,1+6,2+6,3+6,4+6,5) Finansijski račun / Financial account | | | | | |
| | | | direktne investicije-neto <i>Direct investments - net</i> | portfolio investicije-neto <i>Portfolio investments - net</i> | finansijski derivati neto Financijski derivatives net | ostale investicije-neto <i>Other investments - net</i> | promjena rezervi CBCG <i>Change in CBM reserves</i> | |
| | | | 6,1 | 6,2 | 6,3 | 6,4 | 6,5 | |
| 5 | 6 | 6,1 | 6,2 | 6,3 | 6,4 | 6,5 | (C-B-A) | |
| 2019 | 105 | -858 996 | -304 578 | -336 857 | 0 | -533 607 | 316 046 | -151 891 |
| I | 0 | -326 547 | -82 726 | 5 747 | 0 | -166 766 | -82 801 | -9 946 |
| II | -499 | -269 540 | -104 785 | 86 672 | 0 | -121 406 | -130 021 | 59 228 |
| III | 0 | 150 979 | -39 390 | 31 712 | 0 | 100 046 | 58 611 | -127 535 |
| IV | 604 | -413 888 | -77 677 | -460 988 | 0 | -345 481 | 470 257 | -73 638 |
| 2020 | 9 | -992 821 | -467 548 | -394 143 | 0 | -505 451 | 374 323 | 97 597 |
| I | -1 | -299 576 | -134 187 | 248 367 | 0 | 6 538 | -420 294 | 22 365 |
| II | 9 | -324 237 | -125 032 | 3 841 | 0 | -469 551 | 266 506 | -2 140 |
| III | 1 | -104 490 | -86 216 | 23 548 | 0 | 105 586 | -147 407 | 113 335 |
| IV | 0 | -264 518 | -122 113 | -669 899 | 0 | -148 024 | 675 518 | -35 962 |
| 2021(p) | -270 | -173 078 | -551 981 | 548 204 | 3 930 | -172 851 | 7 480 | 280 619 |
| I | -270 | -95 658 | -83 650 | 225 970 | 0 | 97 427 | -335 405 | 67 303 |
| II | 0 | -115 179 | -121 989 | 71 064 | 0 | -33 268 | -30 986 | 134 495 |
| III | 0 | 282 667 | -146 590 | 99 424 | 3 930 | 92 700 | 241 063 | 120 688 |
| IV | 0 | -244 909 | -199 752 | 151 746 | 0 | -329 710 | 132 807 | -41 866 |

IZVOR: Centralna banka Crne Gore

SOURCE: Central Bank of Montenegro

¹⁾ Podaci platnog bilansa Crne Gore u skladu sa novom metodologijom MMF-a (Priručnik za platni bilans, šesto izdanje-BPM6, 2009). Izvršena je revizija podataka od 2010. godine.

¹⁾ Balance of Payments of Montenegro are harmonized with the new Methodology of MMF (Balance of payments, Manual, sixth edition-BPM6, 2009). The revision of data is performing from 2010.