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 spoljnjoj trgovini za 2007. godinu u skladu sa promjenom metodologije koju koristi MONSTAT. Podaci o spoljnjoj 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.

Direktne 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 Mon-tenegro 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 basic 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 basic 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 basic 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 STANOVNIŠTVA[1] / *DEPOSITS BY HOUSEHOLDS[1]*

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 mounts*	od 3 mjeseca do godinu dana *From 3 mounts to 1 years*	od 1 do 3 godine *From 1 to 3 years*	preko 3 godine *Over 3 years*	ukupno *Total*	
2018								
I	127	648 373	44 846	298 009	195 984	40 240	579 079	1 227 579
II	125	657 382	22 695	304 009	208 223	41 273	576 200	1 233 707
III	125	657 539	23 256	304 242	206 394	40 972	574 864	1 232 528
IV	125	663 188	23 264	305 461	204 274	40 965	573 964	1 237 277
V	125	642 583	21 789	305 387	222 270	41 513	590 959	1 233 667
VI	124	668 896	22 283	306 121	220 978	41 078	590 460	1 259 480
VII	122	692 924	23 888	307 073	217 278	37 594	585 833	1 278 879
VIII	121	721 206	26 072	306 868	222 636	37 986	593 562	1 314 889
IX	119	710 451	29 363	307 255	223 535	37 972	598 125	1 308 695
X	51	715 573	29 894	304 437	224 683	37 816	596 830	1 312 454
XI	50	718 190	28 192	306 456	229 104	37 817	601 569	1 319 809
XII	49	726 672	33 693	299 412	231 201	36 501	600 807	1 327 528
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(p)	554	917 059	25 784	215 990	174 517	39 094	455 385	1 372 998

IZVOR: Centralna banka Crne Gore — *SOURCE: Central Bank of Montenegro*

[1] Stanje na kraju perioda — [1] *Balance at the end period*

PLATNI BILANS CRNE GORE u hilj. EUR / *BALANCE OF PAYMENTS OF MONTENEGRO[1)] 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**	**4,2**
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)	**-249 198**	**370 996**	**1 782 541**	**1 234 937**	**438 164**	**258 738**	**174 724**	**341 204**	**59 645**
I	-161 700	108 060	430 167	159 072	104 048	73 425	45 364	97 983	20 661
II	-247 206	133 522	632 112	265 246	139 555	80 224	67 164	130 928	18 295
III	159 708	129 413	720 261	810 619	194 561	105 090	62 196	112 294	20 690
IV									

/nastavak/ **/continued/**

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 *Direct investments - net*	porfolio investicije-neto *Portfolio investments - net*	finansijski derivati neto Finanacial derivatives net	ostale investicije-neto *Other investments - net*	promjena rezervi CBCG *Change in CBM reserves*	
	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**	**77 279**	**-352 229**	**396 458**	**3 930**	**294 834**	**-265 714**	**326 747**
I	-270	-98 177	-83 650	225 970	0	94 908	-335 405	63 794
II	0	-117 697	-121 989	71 064	0	-35 786	-30 986	129 509
III	0	293 152	-146 590	99 424	3 930	235 712	100 677	133 445
IV								

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.