

## 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 STANOVNIŠTVA<sup>1)</sup> / DEPOSITS BY HOUSEHOLDS<sup>1)</sup>

U 000 EUR, stanje na kraju perioda

Balance at end-periods, EUR 000

	Sredstva na escrow računu <sup>2)</sup> 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	
<b>2019</b>								
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
<b>2020</b>								
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
<b>2021</b>								
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	220 391	178 138	39 919	462 212	1 442 494
<b>2022</b>								
I	554	959 949	22 613	219 199	179 727	40 024	461 563	1 422 066
II	554	1 003 840	22 308	215 414	178 960	39 778	456 460	1 460 854
III	554	1 002 815	21 183	211 259	174 885	39 564	446 891	1 450 260
IV	554	1 046 429	21 517	207 337	170 220	39 991	439 065	1 486 048
V	554	1 052 517	22 844	200 822	163 771	39 276	426 713	1 479 784
VI	554	1 087 300	24 323	195 155	162 543	39 029	421 050	1 508 904
VII	554	1 136 121	11 462	194 972	172 521	39 051	418 006	1 554 681
VIII(p)	554	1 168 331	12 996	191 779	173 008	38 784	416 567	1 585 452

IZVOR: Centralna banka Crne Gore

<sup>1)</sup> Stanje na kraju perioda

SOURCE: Central Bank of Montenegro

<sup>1)</sup> Balance at the end period

PLATNI BILANS CRNE GORE u hilj. EUR / BALANCE OF PAYMENTS OF MONTENEGRO<sup>1)</sup> 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
<b>2020</b>	<b>-1 090 429</b>	<b>408 968</b>	<b>2 050 985</b>	<b>679 138</b>	<b>502 595</b>	<b>282 960</b>	<b>216 352</b>	<b>391 581</b>	<b>83 144</b>
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	-228 557	129 075	527 533	181 169	138 786	70 239	65 997	144 927	21 652
<b>2021</b>	<b>-454 940</b>	<b>525 751</b>	<b>2 440 920</b>	<b>1 596 678</b>	<b>640 879</b>	<b>354 181</b>	<b>250 588</b>	<b>481 286</b>	<b>80 448</b>
I	-162 695	108 060	430 210	160 483	104 065	71 436	45 342	97 603	20 661
II	-249 655	133 522	632 230	266 182	139 583	78 059	67 124	129 813	18 295
III	161 660	129 462	721 113	816 866	194 315	102 303	62 455	111 604	20 690
IV	-204 251	154 707	657 368	353 148	202 916	102 382	75 667	142 267	20 803
<b>2022(p)</b>	<b>-183 803</b>	<b>216 063</b>	<b>629 609</b>	<b>272 450</b>	<b>193 108</b>	<b>95 660</b>	<b>38 823</b>	<b>114 444</b>	<b>20 878</b>
I	-183 803	216 063	629 609	272 450	193 108	95 660	38 823	114 444	20 878
II									
III									
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 <i>Direct investments - net</i>	portfolio investicije-neto <i>Portfolio investments - net</i>	finansijski derivati neto Finanacial derivatives net	ostale investicije-neto <i>Other investments - net</i>	promjena rezervi CBCG <i>Change in CBM reserves</i>	
5	6	6.1	6.2	6.3	6.4	6.5	(C-B-A)	
<b>2020</b>	<b>9</b>	<b>-995 807</b>	<b>-470 534</b>	<b>-394 143</b>	<b>0</b>	<b>-505 451</b>	<b>374 323</b>	<b>94 613</b>
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	-267 504	-125 099	-669 899	0	-148 024	675 518	-38 947
<b>2021</b>	<b>-270</b>	<b>-187 719</b>	<b>-580 890</b>	<b>548 204</b>	<b>3 930</b>	<b>-158 582</b>	<b>7 480</b>	<b>267 492</b>
I	-270	-91 094	-83 650	225 970	0	101 991	-335 405	71 872
II	0	-110 615	-121 989	71 064	0	-28 704	-30 986	139 040
III	0	287 231	-146 590	99 424	3 930	97 264	241 063	125 571
IV	0	-273 240	-228 661	151 746	0	-329 133	132 807	-68 990
<b>2022(p)</b>	<b>0</b>	<b>-165 095</b>	<b>-162 945</b>	<b>59 614</b>	<b>-5 062</b>	<b>6 823</b>	<b>-63 526</b>	<b>18 708</b>
I	0	-165 095	-162 945	59 614	-5 062	6 823	-63 526	18 708
II								
III								
IV								

IZVOR: Centralna banka Crne Gore

SOURCE: Central Bank of Montenegro

<sup>1)</sup> 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.

<sup>1)</sup> 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.