

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.

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 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⁾ <i>Funds in escrow account</i>	Depoziti po viđenju <i>Demand deposits</i>	Oročeni depoziti / <i>Time deposits</i>					Ukupno <i>Total</i>
			do 3 mjeseca <i>Up to 3 months</i>	od 3 mjeseca do godinu dana <i>From 3 months to 1 years</i>	od 1 do 3 godine <i>From 1 to 3 years</i>	preko 3 godine <i>Over 3 years</i>	ukupno <i>Total</i>	
2017								
I	80	510 828	24 829	303 063	229 460	37 347	594 699	1 105 607
II	78	521 538	27 429	307 687	222 150	41 175	598 441	1 120 057
III	77	535 937	26 090	307 580	219 610	41 952	595 232	1 131 246
IV	77	537 033	25 499	306 209	218 587	41 516	591 811	1 128 921
V	76	537 422	25 341	301 323	218 882	40 754	586 300	1 123 798
VI	75	559 592	27 055	299 655	216 538	40 682	583 930	1 143 597
VII	74	571 308	25 986	299 673	216 756	40 081	582 496	1 153 878
VIII	72	590 018	26 847	298 619	218 243	40 528	584 237	1 174 327
IX	70	613 687	26 472	299 036	217 440	40 726	583 674	1 197 431
X	65	629 860	26 560	300 166	216 346	41 023	584 095	1 214 020
XI	129	630 258	25 893	301 248	214 175	40 947	582 263	1 212 650
XII	128	653 328	23 980	303 461	209 501	41 438	578 380	1 231 836
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(p)	388	764 132	25 001	203 759	229 310	37 800	495 870	1 260 390

IZVOR: Centralna banka Crne Gore

SOURCE: Central Bank of Montenegro

¹⁾ Stanje na kraju perioda¹⁾ 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	prihodi Revenues	rashodi Expenditures	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
2018	-792 802	436 060	-2 485 233	1 563 257	-626 675	303 711	-248 769	342 436	-77 589
I	-303 589	99 491	-488 839	145 614	-127 584	75 836	-63 957	71 293	-15 443
II	-315 015	111 369	-684 457	328 915	-149 585	77 545	-63 466	81 793	-17 129
III	200 270	104 796	-667 039	856 466	-156 560	68 252	-69 586	85 211	-21 270
IV	-374 468	120 404	-644 898	232 262	-192 946	82 078	-51 760	104 139	-23 747
2019(p)	-743 618	465 486	-2 530 594	1 697 775	-677 560	307 826	-290 848	368 999	-84 702
I	-316 467	101 149	-510 299	174 714	-148 933	84 203	-73 665	73 960	-17 596
II	-328 019	114 156	-696 809	359 357	-174 472	75 531	-79 291	93 177	-19 668
III	240 151	120 861	-690 155	927 355	-178 031	74 239	-93 720	104 007	-24 405
IV	-339 283	129 320	-633 331	236 349	-176 124	73 853	-44 172	97 855	-23 033
2020(p)	...	...	...	...	...	...	...	...	...
I	...	...	...	...	...	...	...	...	...
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 Financijski 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)	
2018	0	-698 118	-322 484	-134 995	0	-442 448	201 807	94 681
I	0	-148 208	-50 790	-5 344	0	21 625	-113 699	155 381
II	0	-308 658	-102 832	-149 629	0	-292 217	236 020	6 355
III	0	156 060	-64 119	14 524	0	115 874	89 779	-44 211
IV	0	-397 312	-104 743	5 454	0	-287 730	-10 293	-22 844
2019(p)	105	-881 856	-344 742	-297 111	-234	-555 815	316 046	-138 341
I	0	-343 206	-82 726	5 747	238	-183 663	-82 801	-26 739
II	-499	-286 691	-144 531	126 418	-254	-138 303	-130 021	41 827
III	0	134 085	-39 390	31 712	3	83 149	58 611	-106 065
IV	604	-386 044	-78 095	-460 988	-221	-316 998	470 257	-47 364
2020(p)	...	...	...	...	...	...	...	...
I	...	...	...	...	...	...	...	...
II	...	...	...	...	...	...	...	...
III	...	...	...	...	...	...	...	...
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.