

Pursuant to article 88 of the Item 2 of the Constitution of the Republic of Montenegro I hereby pass the

**ENACTMENT**  
**PROCLAIMING THE DEPOSIT PROTECTION LAW**

("Official Gazette of the Republic of Montenegro", Nos. 40/03 as of 3<sup>rd</sup> July 2003,  
65/05 as of 3<sup>rd</sup> November 2005)

I hereby proclaim the Deposit Protection Law, adopted by the Parliament of the Republic of Montenegro at the second meeting of the first regular session in the year 2003, on 1<sup>st</sup> July 2003.

Number: 01-389/2  
Podgorica, 2<sup>nd</sup> July 2003

President of the Republic of Montenegro  
Filip Vujanovic, signed

**DEPOSIT PROTECTION LAW**

**I GENERAL PROVISIONS**

**Subject of the Law**  
**Article 1**

This shall Law regulate deposit protection in banks.

The Fund for Deposit Protection (hereinafter referred to as the Fund) shall be hereby established and its status, responsibilities, management and financing shall be hereby governed.

**Deposit Protection Principle**  
**Article 2** ("Official Gazette of the Republic of Montenegro" 65/05)

The banks licensed by the Central Bank of Montenegro shall ensure the protection of deposits under the conditions and in the manner determined by this Law.

The Fund shall protect the bank deposits and shall be obliged to pay the guaranteed deposits in the event of bankruptcy requiring payment of guaranteed deposits under this Law (hereinafter: protected event).

Deposit protection, in accordance with this Law, shall include deposits deposited with a bank prior to or as of the day of occurrence of protected event.

## **Terms and Definitions**

### **Article 3** (“Official Gazette of the Republic of Montenegro”, 65/05)

Individual terms used in this law shall have the following meaning:

- “Deposit” is any active (credit) balance arising from funds left in an account or from temporary balances arising from normal banking transactions and which the bank shall pay in accordance with regulations or contracted conditions including also any debt evidenced by a certificate issued by that bank,
- “Protected Deposit” is the total deposit of a depositor held with a bank decreased by the deposits that are excluded in compliance with Article 5 of this Law,
- “Guaranteed Deposit” is the protected deposit, or a part of the protected deposit of a depositor at a bank, the payment of which is made by the Fund in case of an occurrence of a protected event up to the amount specified in Article 7 of this Law,
- “Joint Account” is the account opened in the name of two or more persons where these persons have the right to govern these funds pursuant to the deposited signatures,
- “Depositor” is a natural or legal person that holds a deposit,
- “Payment day” is the day when Fund makes payment of resources at depositor account opened with the bank determined for payment of guaranteed deposit.

## **II DEPOSIT PROTECTION**

### **Occurrence of a Protected Event**

#### **Article 4** (“Official Gazette of the Republic of Montenegro” 65/05)

A protected event shall occur on the day of making the resolution on commencing bankruptcy proceedings in a bank.

### **Excluded Deposits**

#### **Article 5** (“Official Gazette of the Republic of Montenegro”, 65/05)

The deposit protection under this law shall not cover the following:

- 1) deposits of legal persons engaged in insurance,
- 2) deposits of the Budget of the Republic of Montenegro and units of the local self government,
- 3) deposits of extra budgetary funds in the context of the law governing the Budget of the Republic of Montenegro (hereinafter referred to as the Republic),
- 4) deposits of pension funds,
- 5) deposits of collective investment schemes founded on the basis of the law (privatization funds, investment funds etc.),
- 6) ~~deleted,~~
- 7) deposits of banks,

- 8) deposits of persons for whom the bank, on their behalf and for their account, acting under their instructions, performs the operations for which the person that provides the funds bears the risk,
- 9) deposits of persons holding a bank's shares entitled to more than 5% of votes at the bank shareholders' meeting,
- 10) deposits of general director of the bank, members of bank management board, members of management board standing committees, director, deputy directors and chiefs of departments and other organizational units in the bank, legal persons in which such persons own 10% or more of capital or voting shares, as well as deposits of their spouses and relatives in the straight or lateral lines of kinship, up to the second degree of kinship,
- 11) deposits of persons responsible for the audit of the bank's financial statements,
- 12) deleted,
- 13) deleted.

In addition to the deposits referred to in paragraph 1 of this Article, deposit protection shall not cover the deposits for which:

- 1) it has been found through the examination reports of the Central Bank of Montenegro (hereinafter referred to as: the Central Bank) that they belong to a depositor who has contributed to the deterioration of the bank's financial position and who, as an account holder, obtained from the bank interest rates or financial concessions related to loans and other banking services especially related to:
  - obtaining loans that, due to type of transaction, level of risk, borrower credit capacity or type of collateral, would not be granted to other party,
  - paying of lower interest rates on loans than those charged to other bank depositors,
  - obtaining higher interest rates on deposits than those paid to other bank depositors,
- 2) Legal proceedings have been taken in order to establish if they are connected to the transactions or actions that represent money laundering or terrorism financing.

### **Determination of Protected Deposit**

#### **Article 6** ("Official Gazette of the Republic of Montenegro", 65/05)

The total amount of the protected deposit of a depositor shall be determined by a bank by adding up all protected deposits of such depositor, including the accrued interest on such deposits up to the date of the occurrence of a protected event.

The amount referred to in paragraph 1 of this Article shall be reduced by the total amount of obligations of such depositor towards the bank.

In the case of a joint account, the shares of all depositors shall be calculated equally among the account holders, unless all the account holders submit evidence that their shares are not equal.

If the depositor has acted as an agent on behalf of a third party, the amount of guaranteed deposit referred to in Article 7 of this law shall apply to the third party.

The depositor who made the deposit on behalf of the third party shall be entitled to claim payment from the Fund, unless otherwise established in the contract.

### **Guaranteed Deposits**

#### **Article 7** (“Official Gazette of the Republic of Montenegro”, 65/05)

The Fund shall pay a guaranteed deposit up to the amount of EUR 5,000 per depositor, regardless of the number and amount of deposits possessed by that depositor at a bank.

### **Premiums**

#### **Article 8**

Banks shall be obliged to pay premium to the Fund for the protection of deposits and under the conditions and in the manner as stipulated by this Law.

### **Membership of a Bank in the Fund**

#### **Article 9** (“Official Gazette of the Republic of Montenegro”, 65/05)

A bank acquires its membership in the Fund as of the day of its registration in the Central Register of the Commercial Court.

The membership of a bank in the Fund shall cease to exist:

- 1) As of the day of deletion of the bank from the Central Register of the Commercial Court
- 2) When obligations towards the depositors, holders of protected deposits are met, at least in the amount of guaranteed deposit.

The Central Bank shall inform the Fund in a timely manner, and not later than three days, about the issuance of license to a bank, or on passing the resolution on terminating bankruptcy or liquidation proceedings.

### **Logo and Promotional Material**

#### **Article 10** (“Official Gazette of the Republic of Montenegro”, 65/05)

The Fund shall have its own logo and promotional material related to the protection of deposits.

The bank shall disclose in general operating conditions, in individual contracts and shall post in a visible place in the business premises the Fund’s logo with an information sign that reads: “The Bank is a member of the Fund for Deposit Protection and the bank depositors’ deposits are protected in accordance with the Deposit Protection Law up to the amount of EUR 5,000”.

The appearance of the Fund's logo, detailed manner of its use and the manner of informing depositors on deposit protection system, as well as prohibition of advertising shall be established by the Fund.

A bank may not use its participation in deposit protection system for its own promotion.

### **III FUND FOR DEPOSIT PROTECTION**

#### **Establishment and Status of the Fund**

##### **Article 11** ("Official Gazette of the Republic of Montenegro", 65/05)

The Fund is a legal person with its head office in Podgorica.

The Fund shall open an account and deposit its resources with the Central Bank in the manner and under the conditions set forth by a contract.

The Fund is exempt from paying taxes, fees and duties in carrying out deposit protection business.

#### **Responsibilities of the Fund**

##### **Article 12** ("Official Gazette of the Republic of Montenegro", 65/05)

The Fund shall:

- 1) collect premiums;
- 2) set premium rate;
- 3) invest its resources;
- 4) perform paying off the depositors pursuant to the provisions of this Law;
- 5) Adopt regulations and perform other activities pursuant to the law.

#### **Fund By-Laws**

##### **Article 13** ("Official Gazette of the Republic of Montenegro", 65/05)

By-laws of the Fund shall regulate specifically:

- 1) Internal organization and the manner of functioning of the Fund,
- 2) Authorization for representing the Fund,
- 3) Rights, obligations and responsibilities of persons performing duties and tasks with special powers and responsibilities,
- 4) Ethical code of conduct for members of the managing board and employees of the Fund, and
- 5) Other issues related to the business operations of the Fund.

## **Fund Managing Board Article 14**

The Fund is managed by the Managing Board of the Fund (hereinafter referred to as the Managing Board).

### **Composition of and Manner of Deciding by Managing Board Article 15** (“Official Gazette of the Republic of Montenegro”, 65/05)

The Managing Board consists of five members, as follows: President of the Managing Board and four members. The Managing Board shall be appointed by the Central Bank.

One member of the Managing Board may be the representative of a donor, the donation of which is not less than 5% of average amount of guaranteed deposits for the last quarter in the year that precedes the year in which the appointment is made and not more than three members may be the employees of the Central Bank.

Member of the Managing Board shall be person with at least a university degree who has vast knowledge and experience in banking and monetary area and who possesses moral qualities for the performance of assigned duties.

The following persons cannot be the members of the Managing Board:

- 1) member of the bank management whose deposits are excluded from deposit protection under Article 5, paragraph 1, point 10 of this Law,
- 2) a person owning more than 5% of shares of the bank,
- 3) person who was a member of the managing board or manager of a bank as of the day of commencing the bankruptcy proceedings or three years prior to the day of commencing the bankruptcy proceedings,
- 4) a person that was convicted to an unconditional prison sentence or convicted for acts that make him unworthy for the position of a member of the management board,
- 5) a person that is spouse or relative in the straight or lateral lines of kinship, up to the third degree of kinship, with another member of the Managing Board

The President of the Managing Board of the Fund shall perform his/her assignment professionally and shall be the employee of the Fund, shall receive salary for his/her work and cannot be professionally engaged in other activities, except for scientific, research and lecturing activities.

Members of the Managing Board shall receive monthly reimbursements for their work, the amount of which cannot exceed six minimal labor prices in the Republic of Montenegro.

Managing Board of the Fund brings decisions at meetings held at least once a month, and decisions are brought by majority of votes of all members.

**Term of Office of Members of the Managing Board**  
**Article 16**

The term of office of the members of the Managing Board shall last 4 years.

Exceptionally to the paragraph 1 of this Article, the term of office of the president and one member of the Managing Board appointed in accordance with Article 35 of this Law shall last 6 years.

The member of the Managing Board with 6-year term of office shall be designated by the Central Bank when appointing the Managing Board pursuant to Article 35 of this Law.

Members of the Managing Board may be reelected only for two consecutive terms.

Term of office of the members of the Managing Board may be terminated before expiration of the mandate by releasing from the duty when it has been determined that:

- 1) circumstances referred to in paragraph 4 of Article 15 of this law have occurred;
- 2) a member permanently loses his/her capabilities for carrying out his/her duty;
- 3) a member performs his/her duties in a poor and inefficient manner;
- 4) a member has been absent from three or more consecutive meetings of the Managing Board without approval of that Board;
- 5) a member has violated the ethical code of conduct established in the Fund Bylaws.

Term of office of a member of the Managing Board may be terminated before the expiration of the mandate upon his own request.

The Central Bank shall determine the existence of the circumstances referred to in paragraph 5 of this Article, and it shall make a decision on the release of a member of the Managing Board from duty. Together with the release of a member from duty, new member of the Managing Board shall be appointed and his/her term of office shall last till the expiration of the term of office of the member he/she is replacing.

**Powers and Responsibilities of the Managing Board**  
**Article 17** ("Official Gazette of the Republic of Montenegro", 65/05)

The Managing Board shall:

- 1) adopt By-laws of the Fund;
- 2) decide on the level of annual premium;
- 3) decide on the conditions, manner and procedure of guaranteed deposit disbursement;
- 4) adopt the financial plan of the Fund which must separately state planned operating expenses of the Fund;
- 5) adopt annual financial statements and discuss the opinion of independent external auditor;

- 6) establish the policy of investing the resources, to protect the stability and continuous liquidity of the Fund;
- 7) adopt other acts from the competence of the Fund;
- 8) appoint independent internationally recognized external auditor;
- 9) adopt the annual operating report of the Fund;
- 10) perform other duties pursuant to the law and Fund By-laws.

By-laws of the Fund and other internal regulations shall be published in the Official Gazette of the Republic of Montenegro.

The Managing Board may demand from the Central Bank to perform the targeted examination in banks and to present the results of such examination to the Fund.

### **Fund Operating Report**

**Article 18** ("Official Gazette of the Republic of Montenegro", 65/05)

The Managing Board shall submit to the Central Bank, at least annually and not later than 31<sup>st</sup> March of the current year, the operating report of the Fund and report on Managing Board for the previous year.

The report referred to in paragraph 1 of this Article shall be submitted to the Government of the Republic of Montenegro, for information purposes.

The Managing Board of the Funds shall be obliged to submit to the Central Bank, not later than 30<sup>th</sup> June of the current year, annual financial statements with opinion of independent external auditor for the previous year.

### **Powers and Responsibilities of President of the Managing Board**

**Article 19** ("Official Gazette of the Republic of Montenegro", 65/05)

The president of the Managing Board shall:

- 1) Represent and act for the Fund, manage the affairs and be held responsible for the legality of operations of the Fund;
- 2) Propose to the Managing Board the Fund Bylaws and other internal regulations of the Fund;
- 3) Propose to the Managing Board the decision on the amount of annual premium;
- 4) Propose to the Managing Board the decision on the conditions and procedure of disbursement of guaranteed deposits;
- 5) Propose to the Managing Board the financial plan of the Fund;
- 6) Propose to the Managing Board annual operating report of the Fund and annual financial statement with the opinion of independent external auditor;
- 7) Propose to the Managing Board the investment policy for the Funds' resources, and, in accordance with the determined policy and requirements for safety and on-going liquidity, invest the Fund's resources;
- 8) ~~deleted~~
- 9) Execute the policies and decisions of the Managing Board;

- 10) Decide on initiating and terminating the employment and exercising the rights and responsibilities of the Fund employees; and
- 11) Perform other assignments established by this Law and the Fund's By-laws.

### **Conflict of Interests**

#### **Article 20**

Members of the Management Board who have financial interest or are in any way connected to the subject of decision-making or are directly or indirectly interested in that subject shall disclose such interest at the beginning of the Board meeting and, unless otherwise decided by the Board, shall not participate in the consideration, discussion and voting on any issue related to the subject matter concerned.

The President of the Managing Board may not become employed with a bank within the period of one year after ceasing the employment in the Fund without prior approval of the Managing Board.

### **Business Secret**

#### **Article 21**

Members of the Managing Board, the employees of the Fund as well as other persons engaged by the Fund to provide professional or technical services are obliged to keep the information they obtained during the performance of their assignment as a business secret.

Exceptionally to the paragraph 1 of this Article, members of the Managing Board, employees in the Fund and other persons engaged by the Fund to provide professional or technical services may disclose information considered as business secret to competent authorities in accordance with the law.

### **Resources of the Fund**

#### **Article 22** ("Official Gazette of the Republic of Montenegro", 65/05)

The Fund's resources shall be provided from:

- 1) Initial premiums;
- 2) Annual premiums
- 2a) Extraordinary premiums;
- 3) Revenues from investment of the Fund's resources;
- 4) Donations;
- 5) other sources in accordance with the Law.

The Fund may issue securities.

### **Initial Premiums**

#### **Article 23** ("Official Gazette of the Republic of Montenegro", 65/05)

The banks shall be obliged to pay to the Fund's account the initial premium in the amount of 0.3% of the level of total deposits but not less than EUR 10,000.

Newly founded banks shall be obliged to pay initial premium in the fixed amount of EUR 10,000 within 60 days as of the day of registering into the Central Register of Commercial Court.

### **Annual Premiums**

#### **Article 24** ("Official Gazette of the Republic of Montenegro", 65/05)

The banks shall be obliged to pay to the Fund annual premiums for deposit protection in quarterly installments, starting from the first quarter after the payment of the initial premium.

The banks shall make the payment of annual premiums from the 1st through the 20th in the first month of the quarter for the current quarter, as per the invoice submitted by the Fund, with the quarters beginning on the first day of January, April, July and October.

The base for calculation of the installments of annual premium shall be the average amount of total deposits as of the last day of each month in the previous quarter.

The forms, timeframes and the manner in which the banks shall submit the data referred to in paragraph 3 of this Article shall be established by the Fund's internal regulations.

Managing Board may establish, in its decision of determining the amount of annual premium, different levels of premium depending on the assessment of rating and degree of risk in operation of individual banks (differential premiums).

The Central Bank shall submit to the Fund data on the assessment of bank's rating and degree of risk of its operations.

The Fund shall be obliged to keep the data referred to in paragraph 6 of this Article as a business secret.

### **Non-Recovery of Paid Premiums**

#### **Article 25**

The premiums paid by the banks for deposit protection cannot be recovered.

**Fund Financing in Case of Insufficient Resources**  
**Article 26** ("Official Gazette of the Republic of Montenegro", 65/05)

In case the resources of the Fund are not sufficient to cover the liabilities related to deposit protection, Managing Board may decide to provide the lacking resources from the following sources:

- 1) collection of extraordinary premium, provided that the total sum of annual and extraordinary premium cannot exceed the amount of 1.5% of the total deposits of the banks;
- 2) obtaining loans from domestic or foreign banks;
- 3) borrowing from the Budget of the Republic,
- 4) issuing securities.

The Managing Board shall determine, by decision on introduction of extraordinary premium, the amount of lacking resources, base and rate for calculation of extraordinary premium and payment timeframes if the lacking resources referred to in paragraph 1 of this Article are provided through the collection of extraordinary premium.

The Decision referred to in paragraph 2 of this Article shall be published in the "Official Gazette of the Republic of Montenegro".

**Reduction of Annual Premium)**  
**Article 27** ("Official Gazette of the Republic of Montenegro", 65/05)

When the resources of the Fund referred to in article 22 paragraph 1 points 1, 2 and 3 reach the level of 3% of protected deposits, Managing Board shall, bearing in mind the amount of protected deposits and amount of Fund's resources, consider quarterly the possibility of decreasing the annual premium, or temporary discontinuation of premium payment.

**Providing Information**  
**Article 28**

Upon the request of the Managing Board of the Fund, the banks shall be obliged to provide and submit to the Fund the information necessary for performance of activities from its competences.

Banks shall be responsible for the accuracy of the provided information referred to in the paragraph 1 of this Article.

The Managing Board may also request the Central Bank in writing to submit to the Fund information on financial condition of the banks for the purpose of risk assessment that follows the implementation of the deposit guarantee system.

The Managing Board may publish information on the Fund's activities that is not confidential.

### **Use of the Fund's Resources**

#### **Article 29** ("Official Gazette of the Republic of Montenegro", 65/05)

The Fund's resources shall be used for:

- 1) Payment of the guaranteed deposits in cases prescribed in this Law;
- 2) Repayment of the principal and interest of the loans and borrowings used by Fund, and
- 3) Fund's operating costs.

The Fund's resources may be invested, in accordance with the investment policy in:

- 1) Securities issued or guaranteed by the Republic;
- 2) Securities issued by a bank, financial institution or state with high rating, established by an internationally recognized rating agency;
- 3) deposits in banks with high rating established by an internationally recognized rating agency.

## **IV PAYMENT OF GUARANTEED DEPOSITS**

### **Obligations and Rights of the Fund Related to the Depositors' Payments**

#### **Article 30** ("Official Gazette of the Republic of Montenegro", 65/05)

The obligation of the Fund to make a payment of the guaranteed deposits shall run as of the occurrence of the protected event.

As of the payment day, the Fund shall acquire the right to be reimbursed from the bankruptcy pool of assets, up to the amount of the guaranteed deposits paid, in the priority line with claims of other creditors, in accordance with the law regulating bank bankruptcy and liquidation.

### **Terms and Procedures for Payment of Guaranteed Deposits**

#### **Article 31** ("Official Gazette of the Republic of Montenegro", 65/05)

When the protected event occurs, the Fund shall pay guaranteed deposits through one or more banks, in the procedure specified in more details in the regulation referred to in article 17, paragraph 1, point 4 of this Law.

The Bankruptcy Administrator of the bank shall, within 15 days from the day of his/her appointment, submit to the Fund data and documentation on deposits of that bank.

Payments from the Fund's resources shall start not later than within 60 days and shall be completed not later than within 90 days from the day of the occurrence of the protected event.

For the deposits that are not denominated in EUR, the equivalent amount in EUR shall be paid at the exchange rate as of the day when the protected event occurred.

In the period from the occurrence of the protected event until the payment day, no interest shall be accrued on guaranteed deposits.

Obligations of the bank towards its depositors shall be reduced by the amounts paid to the depositors from the Fund's resources, provided that the depositor shall retain the place in priority schedule established by the law that regulates bank bankruptcy and liquidation as if there were no payments of the guaranteed deposits.

**Special Procedure for Exclusion of Certain Deposits**  
**Article 32 ("Official Gazette of the Republic of Montenegro", 65/05)**

The Fund shall pass individual decisions on the exclusion of the deposits referred to in Article 5 of this Law.

The decision referred to in paragraph 1 of this Article shall be final.

A lawsuit may be brought before a competent court against the final decision referred to in paragraph 1 of this Article.

## V PENALTY PROVISIONS

### Offences Article 33

A pecuniary fine in the amount of 50-fold to 300-fold of the minimum wage in the Republic shall be imposed for an offence on a bank that:

- 1) fails to expose the logo of the Fund with the prescribed inscription at the visible spot in its business premises (Article 10, paragraph 2),
- 2) uses the participation in the deposit protection system for its own promotion (Article 10, paragraph 4),
- 3) fails to provide information or provides inaccurate information to the Fund necessary for performing the Fund's activities (Article 28, paragraphs 1 and 2).

A pecuniary fine in the amount of 10-fold to 20-fold official minimum wage in the Republic shall also be imposed for an offence referred to in paragraph 1 of this Article on a responsible person of the bank.

### **Article 34**

*Deleted. ("Official Gazette of the Republic of Montenegro", 65/05)*

## **VI TRANSITIONAL AND CLOSING PROVISIONS**

### **Article 35**

The Fund shall start to operate once members of its Managing Boards have been appointed.

The Central Bank shall appoint members of the Managing Board within eight months as of the day this Law comes into force.

### **Article 36**

Managing Board shall adopt By-laws of the Fund within 30 days as of the day of its appointment.

### **Article 37** (“Official Gazette of the Republic of Montenegro”, 65/05)

Banks shall be obliged to pay the initial premium within 15 days of the effective day of this Law, unless such bank has been under rehabilitation measures imposed in accordance with the law.

The bank that is under rehabilitation measures in accordance with the law shall be obliged to pay the initial premium not later than within 15 days as of the date of which the Central Bank has assessed that the introduced measures have resulted in the bank rehabilitation or has adopted the decision on termination of the measures.

### **Article 38** (“Official Gazette of the Republic of Montenegro”, 65/05)

The Fund’s obligation to pay guaranteed deposits in accordance with this law shall not refer to protected event that occurs prior to 1st January 2006.

### **Article 38a** (“Official Gazette of the Republic of Montenegro”, 65/05)

The Central Bank shall appoint the Managing Board of the Fund in accordance with the provisions of this law not later than by one month after this law comes into force.

Until the appointment of the Managing Board referred to in paragraph 1 of this Article the existing Managing Board shall continue to work.

### **Article 38b** (“Official Gazette of the Republic of Montenegro”, 65/05)

Banks registered in the Central Register of the Commercial Court, shall become the members of the Fund as of the day this Law comes into force.

The bank under the rehabilitation measures shall become the member of the Fund as of the day when the Central Bank has assessed that introduced measures have resulted in the bank's rehabilitation or has passed the decision on termination of the measures.

**Article 38c** ("Official Gazette of the Republic of Montenegro", 65/05)

The Fund may exercise the establishment of annual premium at different rates (differential premiums), pursuant to Article 24, paragraph 5 of this Law starting from 1<sup>st</sup> January 2007.

**Article 39**

This Law shall come into force eight days as of the day of its publication in the "Official Gazette of the Republic of Montenegro".

**PUBLISHER NOTES:**

Edited text of the law does not contain provisions of articles 29 and 30 of the *Law on amendments to the deposit protection law* ("Official Gazette of the Republic of Montenegro", 65/05) that read:

**Article 2**

Legislative Committee of the Parliament of the Republic of Montenegro shall be authorized to make necessary edits to this law.

**Article 30**

This Law shall come into force eight days after its publication in the "Official Gazette of the Republic of Montenegro".