

Pursuant to Article 44 paragraph 2 points 3 and 10 of the Central Bank of Montenegro Law (OGM 40/10, 46/10, 6/13, 70/17, 125/23), at its meeting held on 18 December 2025, the Council of the Central Bank of Montenegro passed the following

DECISION
AMENDING THE DECISION ON MACROPRUDENTIAL MEASURES RELATED TO
RETAIL LOANS GRANTED BY CREDIT INSTITUTIONS

1. 1. In the Decision on Macroprudential Measures Related to Retail Loans Granted by Credit Institutions (OGM 138/21, 144/22, 120/23, and 125/24), in point 8, the words: “for four years” shall be replaced with the words “for five years”.
2. This decision shall enter into force on the day following that of its publication in the Official Gazette of Montenegro.”

THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO

Dec. no. 0101-10024-14/2025
Podgorica, 18 December 2025

CHAIPERSON
GOVERNOR,
Irena Radović, m.p.