

[unofficial translation]

Pursuant to Article 44 paragraph 2 item 3 of the Central Bank of Montenegro Law (OGM 40/10, 6/13, 70/17, 125/23), Article 211 of the Law on Credit Institutions (OGM 72/19, 8/21) and Article 27 paragraph 8 of the Consumer Credit Law (OGM 35/13, 73/17, 72/19, 8/21), the Council of the Central Bank of Montenegro, at its meeting held on 11 April 2024, passed the following

**DECISION**  
**AMENDING THE DECISION ON THE CALCULATION AND REPORTING OF THE**  
**EFFECTIVE INTEREST RATE ON LOANS AND DEPOSITS**

**Article 1**

In the Decision on the calculation and reporting of the effective interest rate on loans and deposits (OGM 138/21, 27/24), in the template provided in Annex 2, after the wording: "Loan processing fee" the sign "(%)" shall be deleted.

**Article 2**

This Decision shall enter into force on the day of its publication in the Official Gazette of Montenegro.

**THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO**

Decision number: 0101-2978-5/2024  
Podgorica, 11 April 2024

**CHAIRPERSON,  
GOVERNOR**

**Irena Radović, m.p.**