

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 29 paragraph (7) and Article 33a paragraph (2) of the Law on Credit Institutions (OGM 72/19, 8/21, 113/24), the Council of the Central Bank of Montenegro, at its meeting held on 26 January 2026, passed the following

DECISION

AMENDING THE DECISION ON MORE DETAILED METHOD FOR DETERMINING MINIMUM REQUIREMENTS FOR OWN FUNDS AND ELIGIBLE LIABILITIES OF CREDIT INSTITUTIONS AND THE REPORTING METHOD

Article 1

In the Decision on More Detailed Method for Determining Minimum Requirements for Own Funds and Eligible Liabilities of Credit Institutions and the Reporting Method (OGM 29/25) in Article 3, the words: "Article 101" shall be replaced by the following: "Article 114", and the words "(OGM 128/20, 140/21, 144/22, 52/24)" shall be deleted.

In paragraph (3) items 1) and 2), the words: "Article 496" shall be replaced by the following: "Article 563".

In paragraph (4), the words: "Article 496" shall be replaced by the following: "Article 563".

In paragraphs (10) and (12), the words: "Article 102" shall be replaced by the following: "Article 117".

Article 2

In Article 4 paragraph (1), the words: "Article 101" shall be replaced by the following: "Article 114".

In paragraph (3) items 1) and 2), the words: "Article 496" shall be replaced by the following: "Article 563".

In paragraph (4), the words: "Article 496" shall be replaced by the following: "Article 563".

Article 3

In Article 5 paragraph (1) item 1), the words: "Article 102" shall be replaced by the following: "Article 117".

In paragraph (7), the words: “the EU parent undertaking “shall be replaced by the following: “the parent undertaking in the EU or in a third country that would be a resolution entity if it had its head office in the EU.”.

Article 4

In Article 6 paragraph (1) item 1), the words: “Article 65” shall be replaced by the following: “Article 71”.

In item 2) the words: “Article 66” shall be replaced by the following: “Article 72”.

In item 3) the words: “Article 67” shall be replaced by the following: “Article 73”.

In paragraph (2), the words: “Articles 65 to 67” shall be replaced by the following: “Articles 71 to 73”, and the words: “Articles 69 to 75 of that Decision” shall be replaced by the following: “Articles 75 to 80 of that Decision”.

In paragraph (3) item 1), the words: “Articles 105 to 109” shall be replaced by the following: “Articles 121 to 126”.

In paragraph (8), in the introductory sentence, the words: “Article 66” shall be replaced by the following: “Article 72”.

In items 1) and 2), the words: “Article 101” shall be replaced by the following: “Article 114”.

In paragraph (16) in the introductory sentence, the words: “Article 102” shall be replaced by the following: “Article 117”.

In item 2), the words: “Article 101” shall be replaced by the following: “Article 114”.

In Article 20 item 2), the words: “Article 65” shall be replaced by the following: “Article 71”.

In item 3), the words: “Article 66” shall be replaced by the following: “Article 72”.

Article 5

In Article 7 paragraph (2) item 2) shall be amended to read:

“2) conditions for the eligible liabilities items referred to in Article 71 of the Decision on Capital Adequacy, except the conditions set out in Article 72 paragraph (2) items 2), 3), 11), 12), 13) and paragraphs (5) and (6) of the Decision on Capital Adequacy;”.

Article 6

In Article 8 paragraph (1) item 1), the words: “Articles 69 to 74” shall be replaced by the following: “Articles 76 to 80”.

In paragraph (2) item 3), the words: “Article 42” shall be replaced by the following: “Article 47”, and the words: “Article 55” shall be replaced by the following: “Article 61”,

In paragraph (3), the words: “Articles 69 to 74” shall be replaced by the following: “Articles 76 to 80”.

In paragraph (11), the full stop at the end of the wording shall be replaced by a comma, and the following shall be added: “and in accordance with the decisions referred to in Article 31 paragraph (4) of the Law.”.

Article 7

In Article 9, the words: “Article 65” shall be replaced by the following: “Article 71”.

Article 8

In Article 12 paragraph (1) item 1), after the words: “at least 20% of the” the following shall be added: “lacking”.

Article 9

Article 14 shall be deleted.

Article 10

This Decision shall enter into force on the eighth day following that of its publication in the “Official Gazette of Montenegro”.

THE COUNCIL OF THE CENTRAL BANK OF MONTENEGRO

Decision number: 0101-646-4/2026

Podgorica, 26 January 2026

CHAIRPERSON

G O V E R N O R,

Irena Radović, m.p.