

Pursuant to Article 45, Paragraph 2, Item 10 of the Central Bank of Montenegro Law ("Official Gazette of Montenegro", No.40/10, 06/13 and 70/17) and with Article 5 of the Law on Default Interest rate ("Official Gazette of Montenegro", No.83/09 and 75/18), on the basis of Decision No.0102 -664 – 12/2025 of December 31, 2025 the vice governor passed the following

## DECISION

On Determining Default Interest Rate for the Period  
from 1 January to 30 June 2026

The default interest rate shall be 10.15% for the period from 1 January to 30 June 2026.

CENTRAL BANK OF MONTENEGRO

No.0102 – 28 -1/2026

Podgorica, 5 January 2026