

Pursuant to Article 28 paragraph 4 of the Deposit Protection Law (OGM 44/10, 40/11, 47/15), at its meeting held on 01 November 2018, the Managing Board of the Deposit Protection Fund passed the following

DECISION

on the Regular Premium Rate and the Manner of the Regular Premium Calculation in 2019

The Decision was published in "Official Gazette of Montenegro" no 71/2018 as at 05 November 2018

Article 1

The regular premium rate for 2019 shall amount to 0.5% of total deposits of banks.

Article 2

The regular premium shall be calculated as follows: $\frac{1}{4}$ (one quarter) of the rate under Article 1 hereof shall be applied to the base comprised of the average balance of total deposits of a bank as the last day in every month of the previous quarter, provided that the beginning of a quarter shall be calculated from the first day of January, April, July, and October 2019.

Article 3

This Decision shall enter into force on the eighth day following that of its publishing in the Official Gazette of Montenegro and it shall apply as of 1 January 2019.

No. 312/2
Podgorica, 01 November 2018

**Managing Board of Deposit Protection Fund
Chairman
Dejan Vujačić**