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: ¼ (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