

Pursuant to Article 12, paragraph 13 of the Law on the Protection of Financial Service Consumers (RS Official Gazette, No 19/2025) and Article 15, paragraph 1 of the Law on the National Bank of Serbia (RS Official Gazette, Nos 72/2003, 55/2004, 85/2005 – other law, 44/2010, 76/2012, 106/2012, 14/2015, 40/2015 – CC decision, 44/2018 and 19/2025), the Executive Board of the National Bank of Serbia issues the following

**DECISION ON  
ESTABLISHING THE METHODOLOGY FOR CALCULATION OF  
INTEREST RATES AS THE BASIS FOR DETERMINING INTEREST RATE  
CAPS IN ACCORDANCE WITH THE LAW ON THE PROTECTION OF  
FINANCIAL SERVICE CONSUMERS**

1. The Methodology for Calculation of Interest Rates as the Basis for Determining Interest Rate Caps in Accordance with the Law on the Protection of Financial Service Consumers (RS Official Gazette, No 19/2025) is hereby established and is integral to this Decision.

2. This Decision shall be published in the RS Official Gazette and enters into force on 14 March 2025.

NBS EB 8  
13 March 2025

Belgrade

Chairperson  
Executive Board of the National Bank of  
Serbia  
Governor  
National Bank of Serbia

Dr Jorgovanka Tabaković, sign.