

# BIRN

Balkan  
Investigative  
Reporting  
Network

MONTENEGRO

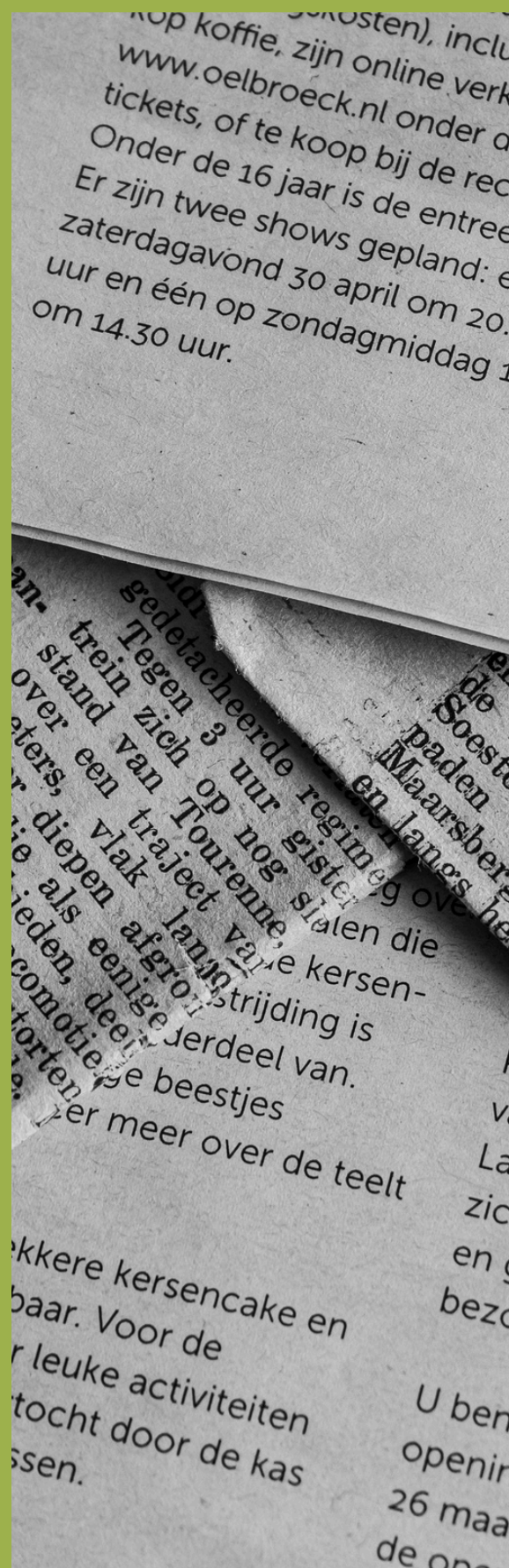
YEAR 2025

# ANNUAL REPORT 2025



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# WELCOME



At BIRN Montenegro, 2025 was a year of growth, collaboration, and impactful work. As part of the Balkan Investigative Reporting Network family, we remained committed to producing journalism and projects that contribute to transparency, accountability, and informed public debate in Montenegro.

Throughout the year, we focused on under-reported topics of strong public interest, while continuing to strengthen our newsroom, expand our contributor network, and improve our digital platforms. Our stories reached wide audiences and were frequently referenced by other media outlets, reinforcing the importance of independent investigative journalism.



Alongside our editorial work, we continued implementing initiatives focused on transparency and public oversight. In 2025, we monitored the spending of state-owned transport companies, as well as the use of funds by regulators and other institutions of special importance, producing reports and analyses aimed at increasing accountability.

We also dedicated significant attention to cryptocurrency and digital finance, both through investigative work and through activities aimed at strengthening journalists' knowledge and reporting skills in these fast-evolving areas.



In 2025, BIRN Montenegro introduced a new and continuous strand of monitoring focused on public procurement and expenditure oversight. Using the Law on Free Access to Information, this work involves systematic monitoring of procurement procedures and their implementation, including simplified procurement processes. It also includes the review of invoices and supporting documentation generated through these procedures, with the aim of ensuring legality, transparency, and proper use of public funds. This part of the organization's work has become an important source for the development of a number of investigative stories within the newsroom.

As we look back on the year behind us, we are proud of what our team achieved and grateful to everyone who supported our work. We look forward to continuing this journey in 2026 with the same commitment to impactful and responsible journalism.

# ABOUT BIRN MONTENEGRO

Balkan Investigative Reporting Network – Montenegro (BIRN Montenegro) is a dynamic force in the country's media landscape and a steady member of the Balkan Investigative Reporting Network family. We continue to lead in investigative journalism, addressing corruption, strengthening accountability, and promoting transparency. Our work supports human rights, democratic values, and the rule of law, while also highlighting issues of cultural preservation and non-discrimination.

BIRN Montenegro exists to support Montenegro's development as an open and democratic society.

Our mission remains clear: to keep the public informed through professional, independent, and reliable journalism. We achieve this by strengthening the capacities of journalists, media professionals, and public sector actors through training, collaboration, and knowledge-sharing initiatives.

From the outset, we have monitored government actions, civil society developments, and media trends. This ongoing oversight remains central to our work, helping us highlight underreported issues and provide accurate, balanced analysis of topics that shape public debate.

Collaboration continues to be at the core of our approach. We maintain strong partnerships with local and national media, contributing to greater media pluralism and professionalism across Montenegro.

Through mentorship and targeted support, we continue to help media organizations develop into more transparent and resilient institutions grounded in democratic principles. These efforts remain essential for fostering an independent and responsible press.

As we reflect on 2025, BIRN Montenegro remains committed to strengthening civil society, supporting democratic processes, and ensuring access to credible, high-quality information. By expanding partnerships and investing in capacity-building initiatives, we aim to further contribute to Montenegro's media development and democratic progress.

## KEY ACTIVITIES IN 2025



Developed and published 64 investigative stories and 57 news

BIRN Montenegro content reached over 8,63 million persons through our portal and social media while achieving over 29 thousand interactions.



Developed, published and promoted two Monitoring publications – on the consumption of the funds by state-owned transport companies, and the use of funds by regulators and other entities of special importance

Organized and hosted an Anti-corruption Forum



Organized trainings for 47 journalists

Provided mentoring to media grantees of BIRN in Montenegro and 15 grants to journalists and civil society activists



# BIRN MOST IMPACTFUL STORIES



The following selection highlights ten of the most impactful investigative stories published by BIRN Montenegro during 2025. Through reporting on public spending, state oversight, environmental protection, arms exports, suspicious academic credentials, and the growing influence of cryptocurrency and digital finance, these investigations exposed weaknesses in institutional accountability, regulatory control, and transparency. Together, the stories reflect key political, economic, and social challenges shaping Montenegro, while underscoring the importance of independent investigative journalism in informing the public and encouraging greater accountability. All other stories published during the year are available in the Annex section of this report.

## THE GOVERNMENT AND PRIVATE COMPANIES OWN A QUARTER OF THE HINTERLAND OF VELIKA PLAŽA

BIRN's investigation has shown that the state of Montenegro and private companies own 25 percent of the land near Velika Plaža in Ulcinj, where the construction of a modern tourist complex is planned. After Prime Minister Milojko Spajić signed the Tourism and Real Estate Development Agreement with the United Arab Emirates, it was announced that Mohamed Alabbar's company Emaar is interested in building a tourist resort at Velika Plaža in Ulcinj. Representatives of the civil sector have warned that the agreement with the UAE enables the implementation of the project on 2,070 hectares, 75 percent of which is owned by private citizens. Experts caution that their land could be expropriated without the right to appeal if the resort is built. Local authorities in Ulcinj and civil society organizations have opposed the tourist project, stating that it is a non-transparent deal that excludes the local community.





## THE STATE DOES NOT CONTROL THE PURCHASE OF REAL ESTATE WITH CRYPTOCURRENCIES

A BIRN investigation revealed that the purchase of real estate and vehicles using cryptocurrencies is not recorded within Montenegro's tax and legal system, as transactions made with digital currencies are rarely documented in sale contracts. According to the investigation, in addition to traditional payment methods, real estate agencies and car sale websites in Montenegro offer the option of purchasing with cryptocurrencies, even though digital currency is not regulated by law. Authorities claim there is no official record of real estate purchases made with cryptocurrencies because such transactions are rarely specified in sale contracts. Instead, payments in the contracts are expressed in euros, while the actual cryptocurrency exchange between buyer and seller is carried out through a direct transfer between digital wallets. The investigation showed that such transactions are conducted through agencies or lawyers, while notaries certify contracts that list euros as the payment method. After that, the Real Estate Administration registers the new property owner, and the Tax Administration determines the amount of tax due. BIRN's sources warned that notary offices do not verify the origin of cryptocurrencies, which raises the risk of money laundering.

## THE FUND REPORTED "HIPOKRAT" FOR FALSIFYING REPORTS

A BIRN investigation revealed that a private clinic in Podgorica had been abusing the system through which the state budget refunds patient examinations. The Hipokrat Clinic from Podgorica violated the regulations for conducting magnetic resonance imaging (MRI) examinations by submitting false information about the doctors who examined patients to secure reimbursement of costs. According to the reimbursement rulebook, examinations can only be performed by doctors employed at the private clinic, not by those who also work in state hospitals, to avoid conflicts of interest and abuse. After irregularities were discovered in the submitted invoices, the Health Insurance Fund reported the case to the state prosecutor's office and the police. The Hipokrat Clinic denied the allegations of abuse.





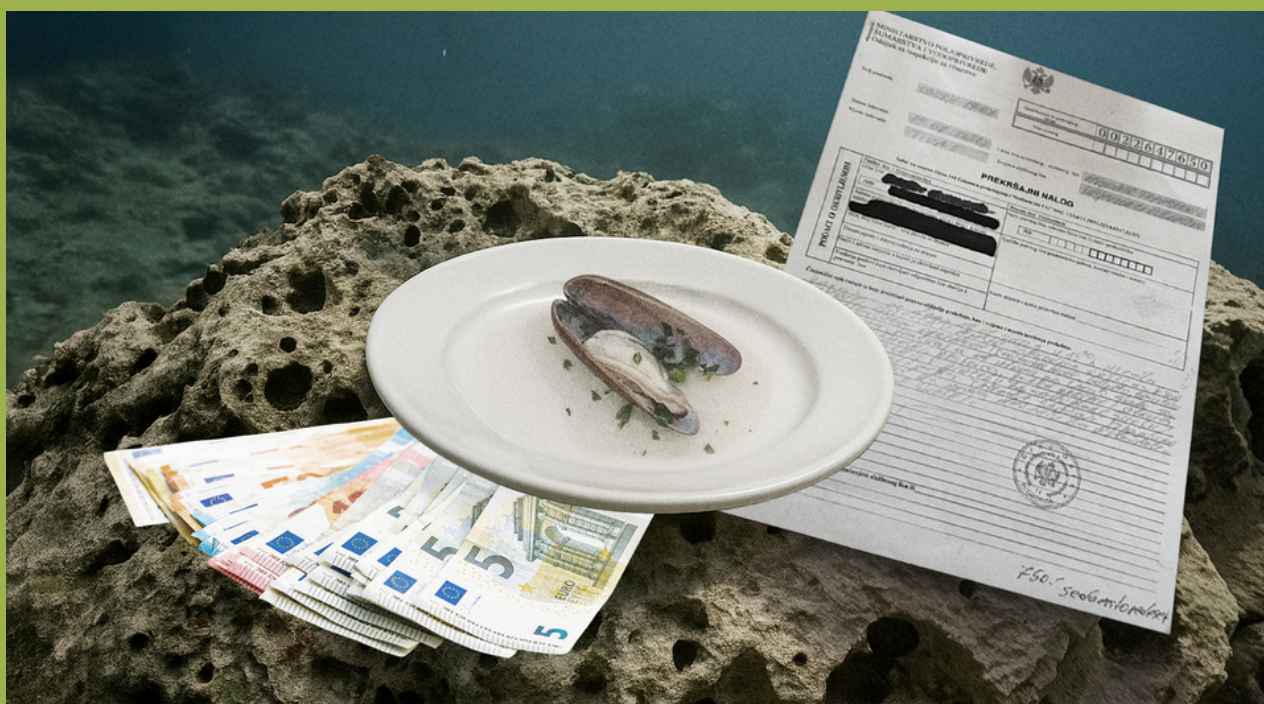
## MONTENEGRO APPROVED THE EXPORT OF MILITARY EQUIPMENT TO ISRAEL, THE WORK WAS STOPPED DUE TO THE TURKISH EMBARGO

A BIRN investigation revealed that the Government of Montenegro approved the export of military equipment to the Israeli company Israel Weapon Industries (IWI) after the start of the offensive on the Gaza Strip, but the deal was abandoned after Turkey imposed a trade embargo on Israel. According to documents provided to BIRN, the Ministry of Economic Development approved requests from the Podgorica-based company Montenegro Defence Industry to export rifle and grenade launcher parts worth a total of €6.77 million, purchased from the Turkish company Mertsav Savunma Sistemleri, with the Israeli firm IWI listed as the end user. After Turkey imposed a trade embargo on Israel, the permits were returned to the Ministry of Economic Development, and MDI was approved to export part of the equipment to the Mexican Army instead. Israel Weapon Industries specializes in the production of infantry weapons, and during the war in Gaza it redirected its entire production to the needs of the Israeli army and security services.

## WEAPONS FROM MONTENEGRO WERE SENT TO WAR ZONES AND AUTHORITARIAN REGIMES

BIRN investigation found that the Montenegrin government approved the export of weapons and military equipment to war-torn areas and countries ruled by undemocratic regimes between March 2022 and September 2024. BIRN reviewed more than 1,000 requests for foreign trade in weapons and military equipment submitted to the Ministry of Economic Development during that period, as well as the ministry's decisions on permits issued. The Montenegrin Ministry responsible for approving exports authorized Montenegrin companies to export weapons and ammunition to war-affected countries such as Ukraine and Azerbaijan, as well as to states with serious human rights violations documented in reports by the US State Department and international organizations Freedom House and Amnesty International. Weapons were exported to countries where cases of killings, torture, and inhuman punishment of citizens by government forces have been recorded.





## LEGALLY PROTECTED, YET A SPECIALTY OF THE HOUSE

The investigation found that protected marine species in Montenegro, such as date mussels, continue to be illegally harvested and served in restaurants despite strict legal bans. Although the law prohibits catching, selling and offering these species, evidence from restaurant reviews and inspections suggests that they are still available “off menu” to selected customers, often at high prices. Weak enforcement and low penalties appear to enable the practice, with only a small number of establishments sanctioned in recent years and often receiving minimal fines. Experts warn that if there is demand from restaurants and limited oversight, illegal harvesting will persist, further damaging marine ecosystems already under pressure.

## HEADS OF STATE AGENCIES RECEIVED GRANTS AND HOUSING LOANS

The article pointed out that senior officials of Montenegrin state agencies received public grants and housing loans for private projects and housing support, even in cases where they already owned property or held high-ranking positions. Documentation obtained through freedom of information requests shows that some officials benefited from state-funded programmes, raising concerns about potential conflicts of interest and preferential treatment. The findings highlight systemic governance issues, where institutions distribute financial support without sufficient transparency, undermining public trust and raising questions about fairness and integrity in the use of state resources.





## VUKOVIĆ GRADUATED FROM THE UNIVERSITY WITHOUT ACCREDITATION

BIRN's investigation found that Montenegro's Finance Minister, Novica Vukovic, graduated in 2007 from a private Faculty of Service Business (FABUS) in Serbia, which received accreditation two years after Vukovic completed his studies. The investigation also highlighted irregularities in the study programme and limited documentation, while Vukovic maintained that his education was completed legally and in accordance with all requirements. The case has sparked debate about oversight in higher education and the credibility of qualifications held by public officials. Minister nor University of Montenegro did not provide BIRN a copy of his university diploma.

## STATE ENTERPRISES DISTRIBUTED DONATIONS WHILE OPERATING IN THE RED

BIRNs investigation examines how state-owned companies continued to allocate funds for donations and sponsorships despite operating at a financial loss. Based on financial records and official decisions obtained through freedom of information requests, the analysis shows that several transport companies distributed public funds to sports clubs, organisations and individuals even in years marked by significant deficits. The findings raise concerns about transparency, accountability and the use of public resources, particularly as many decisions lacked clear justification.





## CRYPTO DEALERS AND TELEGRAM EXCHANGES: MILLIONS OF TRANSACTIONS GO UNDER THE RADAR

BIRN's investigation found that cryptocurrency exchange in Montenegro largely operates in a grey zone, with unregistered dealers, online forums and Telegram groups facilitating cash-for-crypto trades outside official oversight. These informal networks enable users to bypass banks and regulatory controls, often through direct, in-person transactions without identity checks or reporting obligations. The investigation shows that such channels handle multi-million-dollar transactions, with blockchain data revealing significant flows, including high-risk transfers linked to suspicious sources. Experts warn that weak regulation and limited institutional oversight allow large volumes of crypto activity to go undetected, increasing the risk of money laundering and illicit financial flows.

# MONITORING OF THE CONSUMPTION OF THE FUNDS BY STATE-OWNED TRANSPORT COMPANIES

During an eight-month monitoring initiative in 2025, BIRN Montenegro analysed the spending and financial practices of eight state-owned transport companies: Airports of Montenegro, ToMontenegro, Monteput, Montecargo, Port of Bar, Port of Kotor, Crnogorska plovdba, and Barska plovdba.

The monitoring covered financial performance, employment practices, public procurement-related spending, donations and sponsorships, management salaries, consultancy and legal services, business card expenditures, travel costs, severance payments, housing loans, and other operational expenses over a multi-year period.

Collected data showed that the eight companies generated more than €824 million in revenue in the past seven years, while total salary-related costs exceeded €259 million. At the same time, the number of employees across the monitored companies increased significantly during the observed period.

The monitoring also identified limited transparency and inconsistent responses to freedom of information requests. While some companies provided partial documentation, others refused requests or failed to respond entirely, making public oversight more difficult. Particular challenges were noted in accessing data related to management salaries, consultancy services, legal expenses, and business card spending.

The analysis additionally highlighted substantial spending on donations and sponsorships, severance payments, temporary employment contracts, accommodation and hospitality services, airline tickets, and housing support programs.

SCAN



As part of the monitoring initiative, BIRN Montenegro also produced three investigative stories focused on severance payments, housing loans, and donations distributed by state-owned transport companies. Following the completion of the monitoring process, BIRN Montenegro organised the Anti-Corruption Forum “Corruption in Transport”, bringing together representatives of institutions, civil society, media, and experts to discuss transparency and accountability challenges within the sector.

The full monitoring report, detailed findings, and accompanying documentation are available in the Annex section of this report.



# MONITORING OF THE USE OF FUNDS BY REGULATORS AND OTHER ENTITIES OF SPECIAL IMPORTANCE

During a four-month monitoring initiative in 2025, BIRN Montenegro analysed the spending and financial practices of seven regulatory agencies and institutions of special importance: the Agency for Electronic Communications and Postal Services (EKIP), the Regulatory Agency for Energy and Regulated Utilities (REGAGEN), the Insurance Supervision Agency, the Civil Aviation Agency, the Capital Market Commission, the Institute for Medicines and Medical Devices (CINMED), and the Development Bank of Montenegro.

The monitoring focused on financial performance, salaries and compensation of senior officials, donations and sponsorships, employment practices, business card spending, and the use of public funds over a multi-year period.

Collected data showed that these institutions generated more than €191 million in revenue in the past seven years, while salary-related costs exceeded €73 million. During the same period, the total number of employees increased by approximately 20 percent.

The monitoring also revealed recurring transparency challenges. Several institutions refused access to documentation or provided incomplete responses to freedom of information requests, particularly regarding employment contracts, consultancy arrangements, donations, and business card spending. The Development Bank of Montenegro did not respond to any request submitted by BIRN Montenegro.

The analysis additionally highlighted more than €540,000 distributed through donations and sponsorships, while some institutions failed to disclose the identities of beneficiaries or provide explanations regarding the allocation of funds.

As part of the monitoring initiative, BIRN Montenegro also produced three investigative stories focused on housing support and grants awarded to senior officials, as well as the distribution of donations without clear justification.

The full monitoring report, investigative stories, and accompanying documentation are available in the Annex section of this report.



SCAN



# ANTI-CORRUPTION FORUM

Following an eight-month monitoring of public spending and transparency in state-owned transport companies, BIRN Montenegro organised the Anti-Corruption Forum “Corruption in Transport”, bringing together representatives of institutions, government, civil society, media, and international partners to discuss systemic risks and accountability challenges in the sector.

The forum presented key findings from the monitoring of eight state-owned transport companies, including Airports of Montenegro, ToMontenegro, Monteput, Montecargo, Port of Bar, Port of Kotor, Crnogorska plovidba, and Barska plovidba. The research indicated persistent issues related to transparency, staffing practices, public spending, and access to information, with many companies continuing to withhold or partially disclose key financial data.

Participants emphasised that stronger transparency standards are essential to reduce the risk of corruption in public transport enterprises and improve public trust in state-owned companies. Discussions highlighted concerns about the use of public resources, employment practices, and internal governance, as well as the need for clearer accountability mechanisms.





Speakers from institutions, government, and civil society stressed that corruption in the transport sector has broader implications, affecting not only public finances but also institutional trust and, ultimately, public safety and service quality. The forum underscored that anti-corruption efforts must be continuous and supported by stronger institutional oversight and enforcement.

The event concluded with a shared recognition of the need for improved transparency, more consistent disclosure of information, and stronger institutional responsibility across all state-owned transport companies.

The full monitoring report and supporting documentation are available in the Annex section of this report.

# EMPOWERING MEDIA THROUGH MENTORSHIP

BIRN Montenegro has provided six months long mentoring to three media organizations which received grants – daily and portal “Vijesti”, portal CDM and local media Mladi Info Montenegro.

In addition, we have provided over 100 mentoring sessions to 15 journalists and civil society activists who were beneficiaries of BIRN Montenegro on topics of cryptocurrencies, illicit finance flows and malign foreign influence.

## **Crypto training sessions by BIRN**

Balkan Investigative Reporting Network – Montenegro (BIRN Montenegro) organised a two-day training dedicated to digital assets, cryptocurrency, and blockchain for journalists, researchers, and civil society representatives, with the aim of strengthening knowledge and practical skills for future investigative work in this rapidly evolving field. The training brought together selected participants from the media and civil sector and provided an accessible introduction to key concepts, investigative approaches, and real-world applications, with a particular focus on using digital asset analysis in reporting on financial crime, corruption, and broader accountability issues.





The program included expert-led sessions delivered by an international specialist with extensive experience in blockchain investigations, Amit Levin, offering participants insight into methods used in tracing digital transactions and identifying potential illicit financial flows. In addition to theoretical foundations, the training encouraged practical engagement and discussion, allowing participants to explore how these tools can be applied in investigative approaches in Montenegro.

The training concluded with the selection of fellowship recipients who received support for developing independent investigative projects in this area. The selected fellows focused on topics such as money laundering, organized crime, malign foreign influence, gambling, real estate transactions, and other forms of financial activity linked to digital assets.

As part of the program, Amit Levin also held a dedicated session for Montenegrin prosecutors, where he presented investigative techniques from his work as a prosecutor and shared practical approaches to analyzing and following digital asset trails in criminal cases. The exchange provided an opportunity for direct dialogue on investigative methods and strengthened understanding of how blockchain-related evidence can be used in prosecutorial work.

## AI generated disinformation training session

In cooperation with the Polish and British Embassy in Montenegro, a one-day training was organised for eight Montenegrin journalists, focusing on identifying and combating AI-generated disinformation. The training was delivered by Polish experts Jakub Śliż and Aleksandra Wrona from Pravda.org, who shared their knowledge and practical experience in the field of AI-generated disinformation, fact-checking, and OSINT methodologies. The programme combined expert presentations with practical exercises and simulations designed to strengthen participants' skills in verifying information and identifying content generated or manipulated using artificial intelligence.

The training also introduced participants to opportunities for grants and fellowships to support the production of journalistic stories on these issues. The activity contributed to strengthening the capacity of local journalists to navigate the evolving information environment, apply verification tools and techniques, and respond more effectively to emerging forms of AI-enabled disinformation.



# IMPACT AND REACH

Our online and video storytelling continued to build an active audience, generating 6.63 million views and more than 29,000 interactions across all platforms. Video stories helped bring investigative journalism to wider audiences, increasing the visibility and public reach of issues affecting citizens and communities across Montenegro.

Following BIRN's investigation into alleged falsification of medical reports at the private Hipokrat healthcare facility, the practice reportedly stopped, while the case remained under investigation following a complaint by the Health Insurance Fund director. BIRN's reporting helped bring allegations of malpractice into public view and kept institutional accountability in focus.

Following BIRN's work on Montenegro's 30×30 conservation target, meetings with the Ministry of Ecology opened a direct policy dialogue. Authorities proposed a consultative group bringing together relevant institutions, environmental organisations and BIRN, while the Biodiversity Strategy is set to provide a framework for expanding marine protected areas and strengthening protection of species such as date mussels.

Following BIRN's investigation into Montenegro's arms exports to conflict zones and authoritarian regimes, the issue gained significant public attention and contributed to the organisation of civic protests. The investigation examined more than 1,000 export requests and decisions between 2022 and 2024, bringing questions about arms controls, government accountability and Montenegro's international responsibilities into public debate.

BIRN's series of investigations into Montenegro's largely unregulated cryptocurrency sector highlighted millions in transactions and gaps in oversight. In 2025, amendments to the country's anti-money-laundering legislation introduced mandatory registration for providers of crypto-asset services, followed by the establishment of a dedicated register by the Capital Market Commission.

BIRN's monitoring of state-owned transport companies highlighted gaps in access to public information and raised questions about the management of public funds. Following an anti-corruption forum, company leaders publicly committed to greater transparency, while several companies subsequently provided documentation that had previously been unavailable during the monitoring process.

BIRN's reporting on the planned development of Velika Plaža brought greater public attention to questions surrounding land ownership, transparency, environmental protection and the proposed transfer of land to UAE-linked investors. The investigations provided citizens with information on potential irregularities and helped bring public-interest concerns surrounding one of Montenegro's largest planned tourism projects into the spotlight.

**6,63**  
**million**  
VIEWS

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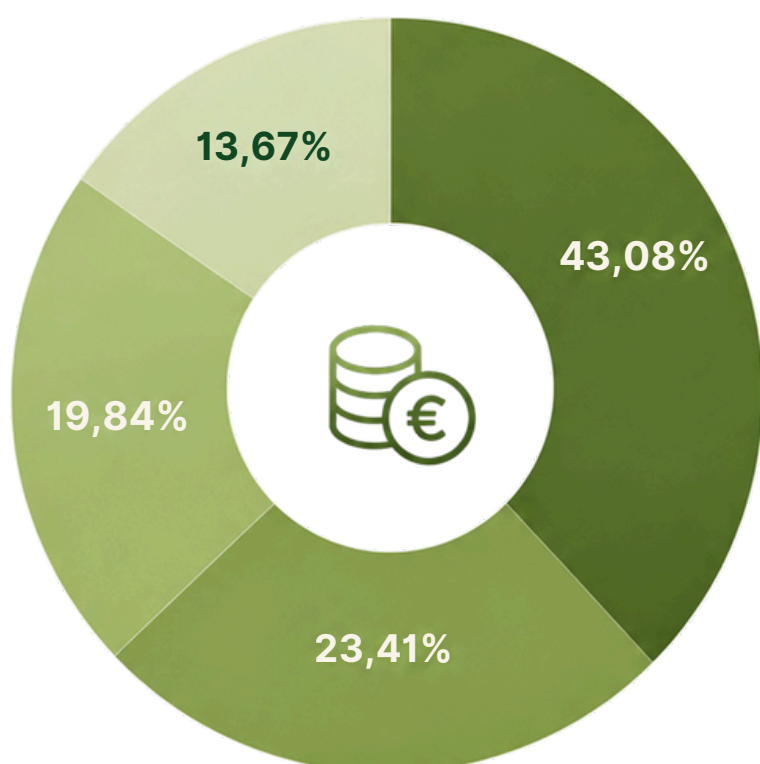


over  
**29**  
**thousand**  
INTERACTIONS

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# FINANCIAL HIGHLIGHTS

The overall budget of BIRN Montenegro for 2025 was over 330 thousand Euros. Out of the overall amount, over 142 thousand were spent on journalism, over 77 thousand on programmatic work, almost 66 thousand was spent on administration and finance, while around 45 thousand went on other activities and office running.



●  Journalism  
**43,08%**

●  Programmatic work  
**23,41%**

●  Administration and finance  
**19,84%**

●  Other activities and office running  
**13,67%**



# CONTACT US

BIRN Montenegro remains committed to delivering high-quality investigative journalism, in-depth monitoring reports, and stories that strengthen transparency and accountability in Montenegro. Through our work, we aim to support media pluralism, the rule of law, and a more informed public debate.

Follow our latest work and initiatives:

Email: [birn.montenegro@birnnetwork.org](mailto:birn.montenegro@birnnetwork.org)

Website: [www.birn.me](http://www.birn.me)

As we reflect on 2025, our commitment to building a more transparent and democratic society remains unchanged. BIRN Montenegro continues to serve as a reliable source of information and a platform for critical public interest journalism. We value engagement with our readers and partners. If you would like to learn more about our work or collaborate with us, please feel free to get in touch. Together, we continue working towards a stronger, more open media environment in Montenegro.

Facebook



Instagram



X



# ANNEX

## Stories published in 2025:

1. <https://www.birn.me/korupcija/zbog-rupa-u-sistemu-lakse-do-dozvole-za-oruzje>
2. <https://www.birn.me/intervju/prva-crnogorska-naucnica-na-antarktiku-upozorava-na-zagadenje-mora>
3. <https://www.birn.me/istrazivanja/ministarstvo-protiv-trga-nato-zrtava-u-murinu>
4. <https://www.birn.me/reportaze/srecna-masina-rakija-i-regulacija-na-balkanu>
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6. <https://birn.me/crypto-ai/bez-zakona-raste-opasnost-od-kripto-prevara/>
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15. <https://birn.me/analize/zakon-o-oruzju-otvara-prostor-za-monopol/>
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20. <https://birn.me/analize/sud-odlucuje-o-statusu-vodje-albanskih-ustanika/>
21. <https://birn.me/analize/ljekari-ne-prijavljuju-naoruzane-gradjane/>

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22. <https://birn.me/istrazivanja/visespratnicu-u-tuzima-grade-uz-porodicne-kuce/>
23. <https://birn.me/analize/dug-put-do-sigurnog-online-prostora-u-crnoj-gori/>
24. <https://birn.me/istrazivanja/politika-skracuje-rokove-za-podizanje-spomenika/>
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# ANNEX

## **Monitoring of the consumption of the funds by state-owned transport companies**

Report:

<https://birn.me/wp-content/uploads/2025/11/Izvestaj-o-monitoringu-potrosnje-sredstava-od-strane-saobracajnih-preduzeca.pdf>

Stories:

1. <https://birn.me/istrazivanja/drzavna-preduzeca-dijelila-donacije-dok-su-poslovala-u-minusu/>
2. <https://birn.me/istrazivanja/stambeni-krediti-odobreni-direktoru-i-sefu-sindikata/>
3. <https://birn.me/istrazivanja/transportna-preduzeca-isplatila-13-miliona-eura-otpremna/>

Link to the complete documentation:

<https://birn.me/projekti/izvestaj-o-monitoringu-potrosnje-sredstava-od-strane-saobracajnih-preduzeca-u-drzavnom-vlasnistvu/>

## **Monitoring of the use of funds by regulators and other entities of special importance**

Report:

<https://birn.me/wp-content/uploads/2025/10/Izvestaj-o-monitoringu-potrosnje-sredstava-od-strane-regulatornih-i-drugih-subjekata-od-posebnog-znacaja-1.pdf>

Stories:

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3. <https://birn.me/analize/agencije-dijelile-donacije-bez-obrazlozenja/>

Link to the complete documentation:

<https://birn.me/projekti/izvestaj-o-monitoringu-potrosnje-sredstava-od-strane-regulatornih-i-drugih-subjekata-od-posebnog-znacaja/>

