

***Obavještenje o sazivanju III (treće) redovne godišnje sjednice
Skupštine akcionara Lovćen banke AD***

***Notice of convening of the 3rd (the third) regular
Annual General Meeting of Shareholders of Lovćen Bank AD***

U Podgorici, 28. april 2017. godine

In Podgorica, 28 April 2017

Na osnovu člana 36 stav 7 Zakona o privrednim društvima ("Službeni list RCG", br 06/ 02 i "Službeni list CG", br. 17/07, 80/08, 40/10, 73/10, 36/11 i 40/11), akcionarima Lovćen banke akcionarsko društvo Podgorica dostavlja se

OBAVJEŠTENJE O SAZIVANJU III REDOVNE SKUPŠTINE AKCIONARA LOVČEN BANKE AD PODGORICA

I

III Redovna godišnja Skupština akcionara održaće se dana 30. maja 2017. godine u prostorijama Lovćen banke AD Podgorica, na adresi Bul. Džordža Vašingtona 56/I, sa početkom u 11h.

II

Odlukom Odbora direktora br. **02-44/1** od 28. aprila 2017. godine utvrđen je sljedeći

Dnevni red III (treće) redovne godišnje Skupštine akcionara:

- 1. Razmatranje i donošenje odluke o izboru predsjedavajućeg sjednicama Skupštine akcionara Banke,*
- 2. Usvajanje zapisnika sa prethodnih sjednica Skupštine akcionara Banke,*
- 3. Razmatranje i usvajanje Godišnjeg izvještaja o poslovanju Banke za 2016. godinu sa izvještajem nezavisnog spoljnjeg revizora,*
- 4. Razmatranje i donošenje odluke o razrješenju/izboru članova Odbora direktora Banke,*
- 5. Razmatranje i donošenje odluke o utvrđivanje visine naknade za članove Odbora direktora Banke,*
- 6. Donošenje odluke o davanju ovlašćenja akcionaru Banke za potpisivanje zapisnika sa sjednica Skupštine akcionara.*

Prema izvodu iz Centralne depozitarne agencije na dan 28. april 2017. godine ukupan broj emitovanih akcija iznosi 21.400 (slovima: dvadeset jedna hiljada četiri stotine). Sve su obične, redovne, akcije sa pravom glasa. Jedna obična akcija vrijedi jedan glas. Ukupan broj glasova kojima raspolažu akcionari u Skupštini akcionara iznosi 21.400. Odluke se po svim tačkama predloženog dnevnog reda smatraju donijetim ako je za svaku od njih pojedinačno glasalo više od 1/2 (polovine) prisutnih ili zastupanih akcionara, a što iznosi najmanje 10.701 (slovima:deset hiljada sedam stotina jedan). Prilikom utrdivanja broja glasova prisutnih akcionara u obzir se uzimaju i glasovi akcionara koji su glasali pisanim ili elektronskim putem. Glasanje putem glasačkih listića je obavezno za tačku 4 predloženog dnevnog reda, u skladu sa čl.39. st.7 Zakona o privrednim društvima.

III

Materijali* sa predlozima odluka su dostupni akcionarima u poslovnim prostorijama Lovćen banke AD Podgorica, na adresi Bul. Džordža Vašingtona 56/1 u periodu od 08-16h svakog radnog dana, počev od 28. aprila 2017. godine.

IV

Skupština akcionara donosi odluku većinom glasova prisutnih ili zastupanih akcionara ili putem glasačkih listića.

Glasački listić sadrži podatke o nazivu banke, datumu i mjestu održavanja skupštine akcionara Banke, pitanja o kojima se glasa, ime, odnosno naziv akcionara, broj glasova akcionara, mogućnost glasanja "za" ili "protiv" po svakom pitanju o kome se glasa, a ako se glasa o članovima odbora direktora ime svakog kandidata o kome se glasa. Glasački listić sadrži i uputstvo o načinu glasanja i o uslovima za proglašenje glasanja važećim, odnosno nevažećim.

Prisutni ili zastupljeni akcionari koji nemaju pravo glasa po nekoj tački dnevnog reda prilikom odlučivanja na skupštini akcionara računaju se prilikom utvrđivanja kvoruma, ali se ne uzimaju u obzir prilikom donošenja odluka.

Akcionar ima pravo da opunomoći drugo lice da glasa kao njegov punomoćnik na Skupštini akcionara ili da obavlja druge pravne radnje. Punomoćje mora biti ovjereno kod nadležnog organa koji vrši ovjeru potpisa (notar, sud i dr).

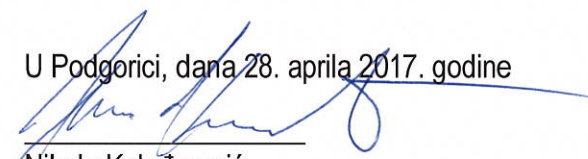
V

Ovo obavještenje će biti objavljeno na Internet stranici Lovćen banke AD Podgorica: www.lovcenbanka.me.

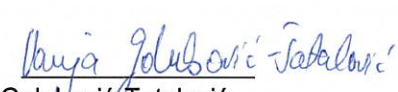
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1. Izvod iz jedinstvenog spiska vlasnika dostavljenog od strane CDA na dan 28. april 2017. godine,
2. Predlozi odluka,
3. Odluka Odbora direktora o sazivanju III (treće) redovne godišnje Skupštine akcionara Banke od 31. marta 2017. godine i Odluka o dopuni Odluke Odbora direktora o sazivanju III (treće) redovne godišnje Skupštine akcionara Banke od 28. aprila 2017. godine,
4. Zapisnici sa prethodnih sjednica Skupštine akcionara Banke,
5. Radne biografije članova Odbora direktora Banke,
6. Godišnji izvještaj o poslovanju za 2016. godinu,
7. Izvještaj nezavisnog spoljnjeg revizora za 2016. godinu,
8. Glasački listići putem kojih će akcionari glasati „za/protiv“ donošenja odluka.

U Podgorici, dana 28. aprila 2017. godine


Nikola Kaluđerović,
Direktor Sektora za pravne i opšte poslove




Vanja Golubović-Tatalović,
Sekretar Banke

Pursuant to Article 36 paragraph 7 of the Law on Business Organizations ("Official Gazette of the Republic of Montenegro", No. 06/ 02 and "Official Gazette of Montenegro", No. 17/07, 80/08, 40/10, 73/10, 36/11 and 40/11), the shareholders of Lovćen Bank - shareholding company Podgorica, are delivered

NOTICE OF CONVENING OF THE THIRD REGULAR GENERAL SHAREHOLDERS MEETING OF LOVČEN BANK AD PODGORICA

I

The third regular Annual General Shareholders Meeting will be held on 30 May 2017 in the premises of Lovćen Bank AD Podgorica, at the address Bul. Džordža Vašingtona 56/I, starting at 11 a.m.

II

By the Decision of the Board of Directors No.02-44/1 of 28 April 2017 the following agenda was determined

Agenda of the third regular Annual General Shareholders Meeting:

1. *Discussion and adoption of the Decision on election of the Chairperson of the General Shareholders Meeting,*
2. *Adoption of the Minutes of the previous General Shareholders Meetings,*
3. *Review and adoption of the Annual Report on Bank's Operation for 2016 with the Report of independent external auditor,*
4. *Discussion and adoption of the Decision on dismissal / election of the members of the Board of Directors,*
5. *Discussion and adoption of the Decision on determining the level of compensation for the members of the Board of Directors of the Bank,*
6. *Adoption of the Decision on authorizing a member of the Board of Directors to sign the minutes of the General Shareholders Meetings.*

According to the excerpt from the Central Depository Agency dated 28 April 2017, the total number of issued shares is 21,400 (in words: twenty-one thousand four hundred). These are all common, ordinary, shares with voting rights. One ordinary share represents one vote. The total number of votes available to shareholders at the Shareholders Meeting is 21,400. The Decisions on all items of the proposed agenda are considered adopted if more than half of shareholders present or represented voted, which is at least 10,701 (ten thousand seven hundred and one). When establishing the number of votes of the present shareholders, the votes of the shareholders who voted in writing or electronically are taken into account. Voting by voting ballots is required for item 4 of the proposed agenda, in accordance with Article 39 paragraph 7 of the Law on Business Organizations.



III

* Materials with proposals of decisions are available to the shareholders in the business premises of Lovćen Bank AD Podgorica, at the address Bul. Džordža Vašingtona 56/1 from 08-16h every working day, starting from 28 April 2017.

IV

The decision of the General Shareholders Meeting is adopted based on majority of votes of the present or represented shareholders or voting ballots.

The voting ballots contains the information about the Bank's name, date and place of the General Shareholders Meeting of the Bank, the issues to be voted on, names of shareholders, the number of votes of shareholders, the possibility of voting "in favor" or "against" on each issue, and if it is voted on the members of the Board of Directors, then the name of each candidate. The voting ballots also contain instructions on how to vote and the conditions for declaring the vote valid or invalid.

The present or represented shareholders who are not entitled to vote on certain items on the agenda when deciding at the General Shareholders Meeting are counted when a quorum is established, but are not taken into account when decisions are made.

A shareholder has the right to authorize another person to vote as his proxy at the General Shareholders' Meeting or to perform other legal actions. The Power of Attorney must be certified by a competent authority that performs certification of signatures (notary, court, etc.).

V

This Notice will be published on the website of Lovćen Bank AD Podgorica: www.lovcenbanka.me.

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1. An extract from the unique List of owners submitted by the CDA as at 28 April 2017,
2. Proposals of the decisions,
3. The Decision of the Board of Directors on convening the third regular annual General Meeting of Shareholders of 31 March 2017 and the Decision on amendment to the Decision of the Board of Directors on the convening of the third regular Annual General Meeting of Shareholders of 28 April 2017,
4. The minutes of the previous meetings of the General Shareholders Meetings,
5. CVs of the members of the Board of Directors,
6. Annual Report on Operation for 2016,
7. Report of the independent external auditor for 2016,
8. Voting ballots by which shareholders will vote "in favor / against" the adoption of the decisions.

In Podgorica, on 28 April 2017



Nikola Kaluđerović,
Director of Legal and General Affairs Division




Vanja Golubović-Tatalović,
Bank's Secretary