

***Obavještenje o izmjeni Dnevnog reda i mjesta održavanja  
VIII (osme) redovne godišnje Skupštine akcionara Lovćen banke AD Podgorica***

***Notice on amendments to the Agenda and the venue of VIII (the eighth) regular  
Annual General Meeting of Shareholders of Lovćen Bank JSC Podgorica***

**U Podgorici, 8. aprila 2022. godine**

**In Podgorica, 8. april 2022**

Na osnovu člana 139 stav 2 Zakona o privrednim društvima ("Službeni list Crne Gore", br. 65/20 od 03.07.2020), a u skladu sa Odlukom Nadzornog odbora Banke broj 02-1/1 od 8. aprila 2022. godine, akcionarima Lovćen banke akcionarsko društvo Podgorica dostavlja se

**OBAVJEŠTENJE  
O IZMJENAMA DNEVNOG REDA I MJESTA ODRŽAVANJA  
VIII REDOVNE GODIŠNJE SKUPŠTINE AKCIONARA LOVČEN BANKE AD PODGORICA**

I

VIII (osma) redovna godišnja Skupština akcionara održaće se dana 29. aprila 2022. godine, u **Podgorici, u Hotelu Hilton, sala Princeza Ksenija**, sa početkom u 9 časova.

II

Odlukom Nadzornog odbora br. 02-1/1 od 8. aprila 2022. godine utvrđen je sljedeći

***Dnevni red VIII (osme) redovne godišnje Skupštine akcionara Banke:***

1. Izbor predsjedavajućeg sjednicama Skupštine akcionara Banke,
2. Usvajanje zapisnika sa prethodnih sjednica Skupštine akcionara Banke,
3. Usvajanje godišnjih finansijskih iskaza za godinu koja se završava 31.12.2021., izvještaja o poslovanju Banke i izvještaja nezavisnog spoljnog revizora za 2021. godinu,
4. Donošenje odluke o raspoređivanju dobiti iz prethodne finansijske 2021. godine,
5. Usvajanje kriterijuma i principa poslovne politike i strategije Banke kojima se definišu poslovni ciljevi Banke za period od pet godina,
6. Usvajanju izmjena i dopuna Statuta Lovćen banke AD Podgorica,
7. Donošenje odluke o davanju ovlaštenja akcionaru Banke da u ime akcionara ovjeri zapisnik sa VIII (osme) redovne Skupštine akcionara Banke.

III

Sve ostale odredbe Obavještenja o sazivanju VIII redovne Skupštine akcionara Banke br. II-1838 od 29. marta 2022. godine ostaju nepromijenjene.

U Podgorici, dana 8. aprila 2022. godine



Generalni sekretarijat Lovćen banke AD

Pursuant to Article 139, paragraph 2 of the Law on Business Organizations ("Official Gazette of Montenegro" No. 65/20 of 03.07.2020, 146/21 of 31.12.2021), and in accordance with the Supervisory Board Decision No. 02-1/1 of 8 April 2022, the shareholders of Lovćen Bank - shareholding company Podgorica, are delivered

## **NOTICE ON AMENDMENTS TO THE AGENDA AND THE VENUE OF VIII (THE EIGHTH) REGULAR ANNUAL GENERAL MEETING OF SHAREHOLDERS OF LOVČEN BANK JSC PODGORICA**

### **I**

VIII (the eighth) regular Annual General Meeting of Shareholders of Lovćen Bank AD Podgorica will be held in Podgorici, in Hotel Hilton, hall Princeza Ksenija, on 29 April 2022 starting at 9 o'clock.

### **II**

In accordance with the Supervisory Board' Decision No. 02-1/1 of 8 April 2022 the following Agenda was determined:

1. Election of the Chairman of the General Meetings of Shareholders of the Bank,
2. Adoption of the minutes of the previous General Meetings of Shareholders of the Bank,
3. Adoption of the annual financial statements, the Independent external auditor's report and the Report on the Bank's performance for 2021,
4. Adoption of the decision on the distribution of profit from the previous financial year of 2021,
5. Adoption of criteria and principles of the Bank's business policy and strategy defining the Bank's business goals for a period of five years,
6. Adoption of the amendments to the Articles of Association of Lovćen Bank JSC Podgorica,
7. Adoption of the decision on authorizing the shareholder of the Bank to certify the Minutes of VIII (eighth) regular General Meeting of Shareholders of the Bank on behalf of the shareholders.

### **III**

All other provisions of the Notice on convening the VIII regular General Meeting of Shareholders of the Bank no. II-1838 of 29 March 2022 remain unchanged.

In Podgorica, on 8 April 2022

Lovćen Bank's JSC General Secretariat



**GLASAČKI LISTIĆ Br. / Ballot No.**

**(Akcionar/Shareholder)**

Broj akcija / Number of shares: \_\_\_\_\_

Broj glasova / Number of votes: \_\_\_\_\_

**VIII (OSMA) REDOVNA GODIŠNJA SKUPŠTINA AKCIONARA  
LOVČEN BANKE AD PODGORICA**

**VIII (THE EIGHTH) REGULAR ANNUAL GENERAL MEETING OF SHAREHOLDERS OF  
LOVČEN BANK JSC PODGORICA**

**Datum i mjesto: 29. april 2022. godine, s početkom u 9 časova**

**Podgorica, Hotel Hilton, sala Princeza Ksenija**

**Date and Place: 29 April 2022, starting at 9 o'clock**

**Podgorica, Hotel Hilton, Princeza Ksenija hall**

**Napomena/Note:**

*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).*

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

Akcionar / Shareholder:  
 Broj akcija / Number of shares: \_\_\_\_\_  
 Broj glasova / Number of votes: \_\_\_\_\_

**Dnevni red VIII redovne godišnje Skupštine akcionara Banke:**

1. Izbor predsjedavajućeg sjednicama Skupštine akcionara Banke,
2. Usvajanje zapisnika sa prethodnih sjednica Skupštine akcionara Banke,
3. Usvajanje godišnjih finansijskih iskaza za godinu koja se završava 31.12.2021., izvještaja o poslovanju Banke i izvještaja nezavisnog spoljnog revizora za 2021. godinu,
4. Donošenje odluke o raspoređivanju dobiti iz prethodne finansijske 2021. godine,
5. Usvajanje kriterijuma i principa poslovne politike i strategije Banke kojima se definišu poslovni ciljevi Banke za period od pet godina,
6. Usvajanju izmjena i dopuna Statuta Lovćen banke AD Podgorica,
7. Donošenje odluke o davanju ovlaštenja akcionaru Banke da u ime akcionara ovjeri zapisnik sa VIII (osme) redovne Skupštine akcionara Banke.

**Agenda of VIII regular Annual General Meeting of Shareholders:**

1. Election of the Chairman of the General Meetings of Shareholders of the Bank,
2. Adoption of the minutes of the previous General Meetings of Shareholders of the Bank,
3. Adoption of the annual financial statements, the Independent external auditor's report and the Report on the Bank's performance for 2021,
4. Adoption of the decision on the distribution of profit from the previous financial year of 2021,
5. Adoption of criteria and principles of the Bank's business policy and strategy defining the Bank's business goals for a period of five years,
6. Adoption of the amendments to the Articles of Association of Lovćen Bank JSC Podgorica,
7. Adoption of the decision on authorizing the shareholder of the Bank to certify the Minutes of VIII (eighth) regular General Meeting of Shareholders of the Bank on behalf of the shareholders.

**TAČKA 1 DNEVNOG REDA / ITEM 1 OF THE AGENDA**

Akcionar / Shareholder	„Za“ / „In favor“	„Protiv“ / „Against“	Broj glasova / Number of votes	Svojeručni potpis / Signature

**TAČKA 2 DNEVNOG REDA / ITEM 2 OF THE AGENDA**

Akcionar / Shareholder	„Za“ / „In favor“	„Protiv“ / „Against“	Broj glasova / Number of votes	Svojeručni potpis / Signature

**TAČKA 3 DNEVNOG REDA / ITEM 3 OF THE AGENDA**

Akcionar / Shareholder	„Za“ / „In favor“	„Protiv“ / „Against“	Broj glasova / Number of votes	Svojeručni potpis / Signature

Glasački listić broj \_\_\_/Ballot No. \_\_\_

VIII redovna godišnja Skupština akcionara / regular annual GSM  
 29. april 2022. godine / 29 April 2022

Akcionar / Shareholder – \_\_\_\_\_

## TAČKA 4 DNEVNOG REDA / ITEM 4 OF THE AGENDA

Akcionar / Shareholder	„Za“ / “In favor“	„Protiv“ / „Against“	Broj glasova / Number of votes	Svojeručni potpis / Signature

## TAČKA 5 DNEVNOG REDA / ITEM 5 OF THE AGENDA

Akcionar / Shareholder	„Za“ / “In favor“	„Protiv“ / „Against“	Broj glasova / Number of votes	Svojeručni potpis / Signature

## TAČKA 6 DNEVNOG REDA / ITEM 6 OF THE AGENDA

Akcionar / Shareholder	„Za“ / “In favor“	„Protiv“ / „Against“	Broj glasova / Number of votes	Svojeručni potpis / Signature

## TAČKA 7 DNEVNOG REDA / ITEM 7 OF THE AGENDA

Akcionar / Shareholder	„Za“ / “In favor“	„Protiv“ / „Against“	Broj glasova / Number of votes	Svojeručni potpis / Signature

Glasanje se vrši upisivanjem znaka X u polje za koje se glasač/akcionar izjašnjava. Drugačije popunjen listić će se smatrati nevažećim.

Voting is done by putting an X in the box that a voter / shareholder chooses. A ballot filled in differently shall be considered invalid.

## PUNOMOĆJE

za glasanje na VIII redovnoj godišnjoj Skupštini akcionara Lovćen banke AD Podgorica

---

(Naziv/ime akcionara)

---

(sjedište/adresa)

---

(matični broj/JMBG/broj pasoša ili drugi identifikacioni broj)

### OVIM PUNOMOĆJEM OVLAŠĆUJEM PUNOMOĆNIKA

---

(Ime i prezime)

---

(adresa, prebivalište)

---

(matični broj/broj pasoša ili drugi identifikacioni broj)

da u moje/naše ime, na VIII redovnoj godišnjoj Skupštini akcionara Lovćen banke AD Podgorica, koja će se održati dana 29. aprila 2022. godine, vrši pravo glasa sadržano u \_\_\_\_\_ (**unijeti broj akcija koje akcionar posjeduje**) Lovćen Banke AD Podgorica, čiji sam / smo pravni i stvarni vlasnik, po svim tačkama Dnevnog reda VIII redovne godišnje Skupštine akcionara Banke.

---

Datum i mjesto izdavanja punomoćja

---

Potpis lica koje daje punomoćje

#### Napomene:

- Punomoćje za glasanje koje izdaje fizičko lice mora biti ovjereno u skladu sa zakonom kojim se uređuje ovjera potpisa. Sastavni dio punomoćja koje izdaje fizičko lice čine ovjerene kopije ličnih dokumenata izdavaoca punomoćja i njegovog punomoćnika.
- Punomoćje za glasanje koje izdaje pravno lice mora biti ovjereno pečatom pravnog lica i potpisom ovlašćenog lica u pravnom licu. Sastavni dio ovog punomoćja čini ovjerena kopija ličnog dokumenta punomoćnika pravnog lica.
- Ukoliko punomoćje ne sadrži uputstvo ili nalog za ostvarivanje prava glasa, punomoćnik ostvaruje pravo glasa savjesno i u najboljem interesu akcionara.
- Punomoćje za glasanje se mora predati Sekretaru Banke prije, odnosno najkasnije na dan održavanja Skupštine.
- Akcionar može u svako vrijeme opozvati ovo punomoćje.

## POWER OF ATTORNEY

for voting at VIII (the eighth) regular annual General Meeting of Shareholders of Lovćen Bank JSC Podgorica

\_\_\_\_\_  
(Shareholder's name)

\_\_\_\_\_  
(Seat / address)

\_\_\_\_\_  
(Registration number/UCIN/passport or other identification number)

### BY THIS PoA I / WE HEREBY AUTHORIZE

\_\_\_\_\_  
(Name and surname)

\_\_\_\_\_  
(Address, residence)

\_\_\_\_\_  
(Unique citizen's identification number/passport number or other identification number)

to exercise on mine/our behalf at the VIII (the eighth) regular annual General Meeting of Shareholders of Lovćen Bank JSC Podgorica that will be held on 29 April 2022, at the voting rights attached to \_\_\_\_\_ shares (**insert the number of shares that shareholder possess**) of Lovćen Bank JSC Podgorica, that I / we possess as a legal and beneficial owner, on all items of the Agenda of the VIII (the eighth) regular annual General Meeting of Shareholders of the Bank.

\_\_\_\_\_  
Date and place of the PoA

\_\_\_\_\_  
Signature of the person granting the PoA

#### Note:

- Power of Attorney for voting granted by a private individual must be certified in accordance with the Law regulating certification of signatures.

The integral part of the PoA shall be the certified identification documents of the issuer of the PoA and the proxy.

- Power of Attorney for voting granted by a legal entity shall be issued on the company's memorandum and verified by the stamp and the signature of the authorized person of the company.

- If the Power of Attorney contains no instruction or order for the exercising of voting rights, the proxy shall vote conscientiously and in the best interests of shareholder.

- Power of Attorney must be submitted to the Secretary of the Bank prior i.e. on the date of the General Meeting at latest.

- At any time, shareholder may revoke this Power of Attorney.





**Obavještenje o sazivanju VIII (osme) redovne godišnje  
Skupštine akcionara Lovćen banke AD Podgorica**

**Notice of convening of VIII (the eighth) regular Annual General Meeting  
of Shareholders of Lovćen Bank JSC Podgorica**

**U Podgorici, 29. marta 2022. godine**

**In Podgorica, 29 March 2022**

Na osnovu člana 136 Zakona o privrednim društvima ("Službeni list Crne Gore", br. 65/20 od 03.07.2020, 146/21 od 31.12.2021), a u skladu sa Odlukom Nadzornog odbora Banke broj 02-III/15 od 29. marta 2022. godine, akcionarima Lovćen banke akcionarsko društvo Podgorica dostavlja se

## OBAVJEŠTENJE O SAZIVANJU VIII REDOVNE GODIŠNJE SKUPŠTINE AKCIONARA LOVČEN BANKE AD PODGORICA

### I

VIII (osma) redovna godišnja Skupština akcionara održaće se dana 29. aprila 2022. godine, u Sjedištu Lovćen banke AD Podgorica, Bulevar Džordža Vašingtona 56/I, Podgorica, sa početkom u 9 časova.

U skladu sa odredbom člana 145 Zakona o privrednim društvima („Službeni list CG", br. 65/20 od 03.07.2020. godine, 146/21 od 31.12.2021), akcionarima Lovćen banke AD je omogućeno da se u rad VIII redovne godišnje Skupštine akcionara uključe i sa druge lokacije, odnosno elektronskim putem (<https://us06web.zoom.us/j/88930923596?pwd=QTN3SHpFU0dRUENZOVlENWZwWpTQT09>).

Radi povjerljivosti podataka, ID i passcode za Skupštinu biće dostavljen akcionarima putem outlook kalendara, elektronske i redovne pošte na ranije utvrđene adrese za komunikaciju Banke i njenih akcionara.

### II

Odlukom Nadzornog odbora br. 02-III/15 od 29. marta 2022. godine utvrđen je sljedeći

#### **Dnevni red VIII (osme) redovne godišnje Skupštine akcionara Banke:**

1. Izbor predsjedavajućeg i sekretara Skupštine akcionara Banke,
2. Usvajanje zapisnika sa prethodnih sjednica Skupštine akcionara Banke,
3. Usvajanje godišnjih finansijskih iskaza, izvještaja o poslovanju Banke i izvještaja nezavisnog spoljnog revizora za 2021. godinu,
4. Donošenje odluke o raspoređivanju dobiti iz prethodne finansijske 2021. godine,
5. Usvajanje kriterijuma i principa poslovne politike i strategije Banke kojima se definišu poslovni ciljevi Banke za period od pet godina uz davanje smjernica Nadzornom odboru u vezi sa ostvarenjem poslovne politike i strategije Banke,
6. Usvajanje izmjena i dopuna Statuta Lovćen banke AD Podgorica,
7. Donošenje odluke o obavljanju funkcije predsjednika Nadzornog odbora na osnovu profesionalnog angažovanja,
8. Donošenje odluke o izmjenama i dopunama Odluke Skupštine akcionara broj 01-XXI-v/3 od 22.12.2021. godine,
9. Izdavanje specijalnog punomoćja članu Nadzornog odbora da u ime i za račun Banke zaključi ugovor o profesionalnom angažovanju sa izabranim Predsjednikom Nadzornog odbora,
10. Donošenje odluke o davanju ovlaštenja akcionaru Banke da u ime akcionara ovjeri zapisnik sa VIII (osme) redovne Skupštine akcionara Banke.

### III

Prema Listi vlasnika hartija od vrijednosti od 29. marta 2022. godine, koje je izdalo Centralno klirinško depozitarno društvo a.d. (CKDD), ukupan broj emitovanih i otplaćenih akcija iznosi 42.036 (slovima: četrdeset dvije hiljade trideset šest). Sve su obične, redovne akcije sa pravom glasa. Jedna obična akcija vrijedi jedan glas.

U skladu sa članom 143 stav 7 Zakona o privrednim društvima, odluke po svim tačkama Dnevnog reda VIII redovne godišnje Skupštine akcionara donose se **većinom glasova** prisutnih ili zastupanih akcionara ili putem glasačkih listića.

### IV

U skladu sa članom 143 stav 8 i 9 Zakona o privrednim društvima, glasački listić sadrži podatke o nazivu Društva, datumu i mjestu održavanja Skupštine akcionara društva, pitanja o kojima se glasa, ime, odnosno naziv akcionara, broj glasova akcionara, mogućnost glasanja "za" ili "protiv" po svakom pitanju o kome se glasa.

Glasački listić sadrži i uputstvo o načinu glasanja i o uslovima za proglašenje glasanja važećim, odnosno nevažećim.

## V

Akcionar ima pravo da opunomoci 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).

Punomoćnik je dužan da jedan primjerak punomoćja dostavi Banci neposredno prije održavanja VIII redovne Skupštine akcionara, radi evidentiranja punomoćja u listu prisutnih ili zastupanih akcionara na skupštini.

## VI

Akcionari koji su zaključili Sporazum o glasanju, dužni su da postupe u skladu sa odredbama člana 144 stav 6 Zakona o privrednim društvima, odnosno da primjerak Sporazuma dostave Banci neposredno prije održavanja VIII redovne godišnje Skupštine akcionara, radi upisa u evidenciju Banke.


## VII

Obavještenje o sazivanju VIII (osme) redovne godišnje Skupštine akcionara biće objavljeno na internet stranici Lovćen banke AD Podgorica: [www.lovcenbanka.me](http://www.lovcenbanka.me) na dan slanja obavještenja.

## VIII

U skladu sa članom 138 Zakona o privrednim društvima, materijal sa predlozima odluka će biti dostavljen akcionarima poštanskim i elektronskim putem, a biće dostupan u poslovnim prostorijama Lovćen banke AD Podgorica, počev od 9. aprila 2022. godine, svakog radnog dana od 08 do 16 časova.

U Podgorici, dana 29. marta 2022. godine

  
Predsjednik Upravnog odbora,  
Vinko Nikić

Pursuant to Article 136 of the Law on Business Organizations ("Official Gazette of Montenegro" No. 65/20 of 03.07.2020, 146/21 of 31.12.2021), and in accordance with the Supervisory Board Decision No. 02-III/15 of 29 March 2022, the shareholders of Lovćen Bank - shareholding company Podgorica, are delivered

## NOTICE OF CONVENING OF VIII (THE EIGHTH) REGULAR ANNUAL GENERAL MEETING OF SHAREHOLDERS OF LOVČEN BANK JSC PODGORICA

### I

VIII (the eighth) regular Annual General Meeting of Shareholders of Lovćen Bank AD Podgorica will be held in Lovćen Bank's registered Office, Džordža Vašingtona Boulevard No. 56, 1st floor, on 29 April 2022 starting at 9 o'clock.

In accordance with the provision of Article 145 of Law on Business Organizations ("Official Gazette of Montenegro", No. 065/20 of 03.07.2020, 146/21 of 31.12.2021), the shareholders will be enabled to participate in the work of VIII regular annual General Meeting of Shareholders from another location i.e. electronically (<https://us06web.zoom.us/j/88930923596?pwd=QTN3SHpFU0dRUENZOVlENWZwWpTQT09>).

Due to the security reasons, the ID and passcode for the General Meeting, will be delivered to shareholders through outlook calendar, email and regular post to previously specified addresses for communication of the Bank with its shareholders.

### II

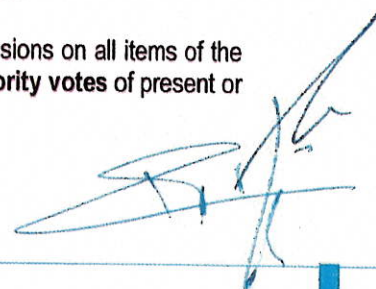
In accordance with the Supervisory Board' Decision No. 02-III/15 of 29 March 2022 the following Agenda was determined:

1. Election of the Chairman and Secretary of the General Meeting of Shareholders of the Bank,
2. Adoption of the minutes of the previous General Meetings of Shareholders of the Bank,
3. Adoption of the annual financial statements, the Report on the Bank's operations and the independent external auditor's report for 2021,
4. Adoption of the decision on the distribution of profit from the previous financial year of 2021,
5. Adoption of criteria and principles of the Bank's business policy and strategy defining the Bank's business objectives for a period of five years and providing guidelines to the Supervisory Board regarding the implementation of the Bank's business policy and strategy,
6. Adoption of the amendments to the Articles of Association of Lovćen Bank JSC Podgorica,
7. Adoption of the decision on performing the function of the Chairman of the Supervisory Board on the basis of professional engagement,
8. Adoption of the decision on the amendments to the General Meeting of Shareholders Decision No. 01-XXI-v/3 of 22.12.2021;
9. Granting a special power of attorney to a member of the Supervisory Board to conclude, on behalf of the Bank, a contract on professional engagement with the elected Chairman of the Supervisory Board,
10. Adoption of the decision on authorizing the shareholder of the Bank to certify the Minutes of VIII (eighth) regular General Meeting of Shareholders of the Bank on behalf of the shareholders.

### III

According to the List of securities' holders issued by Central Securities Clearing Company JSC (CSCC) of 29 March 2022, the total number of issued shares is 42,036 (in words: forty-two thousand and thirty-six shares). These are all common, ordinary shares with voting rights. One ordinary share represents one vote.

In accordance with Article 143, paragraph 7 of the Law on Business Organizations, decisions on all items of the Agenda of VIII regular annual General Meeting of Shareholders shall be made by a **majority votes** of present or represented shareholders or by ballots.



## IV

In accordance with Article 143, paragraphs 8 and 9 of the Law on Business Organizations, the ballot contains information on the name of the company, date and place of the General Meeting of Shareholders, issues to be voted on, names of shareholders, number of votes of shareholders, possibility to vote "in favor" or "against" on each issue being voted on.

The ballot paper also contains instructions on the manner of voting and on the conditions for declaring the voting valid or invalid.

## V

A shareholder has the right to authorize another person to vote as his/her proxy at the General Meeting of Shareholders or to perform other legal actions. The power of attorney must be certified by the competent authority that verifies the signature (notary, court, etc.).

The proxy shall be obliged to submit one copy of the power of attorney to the Bank immediately before VIII regular General Meeting of Shareholders, for the purpose of recording the power of attorney in the list of present or represented shareholders at the General Meeting.

## VI

Shareholders who have concluded the Agreement on voting are obliged to act in accordance with the provisions of Article 144 paragraph 6 of the Law on Business Organisations, ie to submit a copy of the Agreement to the Bank before the VIII regular annual General Meeting, for registration in the Bank's records.

## VII

The notice on convening of VIII (the eighth) regular annual General Meeting of Shareholders is published on the website of Lovćen Bank AD Podgorica: [www.lovcenbanka.me](http://www.lovcenbanka.me) on the day of sending the Notice.

## VIII

In accordance with Article 138 of the Law on Business Organizations, the material with proposed decisions will be delivered to the shareholders by mail and electronically, and will be available in the business premises of Lovćen Banka AD Podgorica starting from 9 April 2022, every working day from 8 a.m. to 4 p.m.

In Podgorica, on 29 March 2022

President of the Management Board,  
Vinko Nikić

