

***Obavještenje o proširenju Dnevnog reda XX (dvadesete) vanredne Skupštine akcionara
Lovćen banke AD Podgorica***

***Notice on expansion of the Agenda of XX (the twentieth) extraordinary General Meeting of Shareholders
of Lovćen Bank AD Podgorica***

17. septembar 2021. godine

Septembar 17, 2021

U skladu sa članom 139 stav 2 Zakona o privrednim društvima ("Službeni list Crne Gore", br. 065/20 od 03.07.2020), akcionarima Lovćen banke akcionarsko društvo Podgorica dostavlja se

OBAVJEŠTENJE O PROŠIRENJU DNEVNOG REDA XX VANREDNE SKUPŠTINE AKCIONARA LOVČEN BANKE AD PODGORICA

I

Na osnovu člana 139 stav 6 a u vezi člana 139 stav 3 Zakona o privrednim društvima ("Službeni list Crne Gore", br. 065/20 od 03.07.2020), Odlukom Odbora direktora broj 02-7/1 od 17. septembra 2021. godine proširen je Dnevni red XX vanredne Skupštine akcionara Lovćen banke AD Podgorica, predložen ranijim Odlukama Odbora direktora broj 02-1/1 od 22. jula 2021. godine i br. 02-4/1 od 6. septembra 2021. godine, sljedećim tačkama:

1. Donošenje odluke o usvajanju Statuta Lovćen banke AD Podgorica i
2. Donošenje odluke o usvajanju Politika za izbor i procjenu ispunjenosti uslova primjerenosti za obavljanje funkcije člana Nadzornog odbora Lovćen banke AD Podgorica.

II

Odlukom Odbora direktora broj 02-7/1 od 17. septembra 2021. godine utvrđuje se predlog sljedećeg

Dnevnog reda XX vanredne Skupštine akcionara Banke:

1. Donošenje odluke o davanju ovlaštenja Odboru direktora Banke za donošenje odluke o uvećanju kapitala sprovođenjem emisije akcija po osnovu pretvaranja duga u akcionarski kapital Banke,
2. Donošenje odluke o razrješenju članova Odbora direktora Lovćen banke AD,
3. Donošenje odluke o imenovanju članova Odbora direktora Lovćen banke AD,
4. Donošenje odluke o utvrđivanju visine naknada za rad članovima Odbora direktora Banke,
5. Donošenje odluke o davanju specijalnog punomoćja članovima Odbora direktora za zaključivanje Ugovora o profesionalnom angažovanju sa predsjednikom Odbora direktora Banke,
6. Donošenje odluke o usvajanju Statuta Lovćen banke AD Podgorica,
7. Donošenje odluke o usvajanju Politike za izbor i procjenu ispunjenosti uslova primjerenosti za obavljanje funkcije člana Nadzornog odbora Lovćen banke AD Podgorica,
8. Razno.

III

Sastavni dio Obavještenja o proširenju Dnevnog reda XX vanredne Skupštine akcionara čine predlozi odluka po tačkama kojima je Dnevni red ove Skupštine proširen, kao i izmijenjeni i dopunjeni predlog glasačkog listića koji su objavljeni uz Obavještenje o sazivanju XX vanredne Skupštine akcionara Banke od 7. septembra 2021. godine.

IV

Obavještenje o proširenju Dnevnog reda XX (dvadesete) vanredne Skupštine akcionara biće objavljeno na internet stranici Lovćen banke AD Podgorica: www.lovcenbanka.me i biće dostavljeno akcionarima poštanskim i elektronskim putem na ranije utvrđene adrese za komunikaciju Banke i njenih akcionara.

U Podgorici, dana 17. septembra 2021. godine

Vanja Golubović-Tatalović
Vanja Golubović-Tatalović,
Sekretar Banke



In accordance with Article 139 paragraph 2 of the Law on Business Organizations ("Official Gazette of Montenegro", No. 065/20 of 03.07.2020), the shareholders of Lovćen Bank - shareholding company Podgorica, are delivered

NOTICE ON EXPANSION OF THE AGENDA OF XX (THE TWENTIETH) EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS OF LOVČEN BANK AD PODGORICA

I

Pursuant Article 139 paragraph 6 and in connection with Article 139 paragraph 3 of the Law on Business Organizations ("Official Gazette of Montenegro", No. 065/20 of 03.07.2020), by Board of Directors' Decision No. 02-7/1 of September 17, 2021 the Agenda of the XX (the twentieth) extraordinary General Meeting of Shareholders of Lovćen Bank AD Podgorica, previously determined by Board of Directors' Decisions No. 02-1/1 of July 22, 2021 and 02-4/1 of September 6, 2021, was extended by the following two items:

1. Adoption of the decision on adoption of the Articles of Association of Lovćen Bank AD Podgorica and
2. Adoption of the decision on adoption of the Policy for selection and assessment of fulfilment of suitability criteria to perform the function of a member of the Supervisory Board of Lovćen Bank AD Podgorica.

II

By the Board of Directors' Decision No. 02-7/1 of September 17, 2021 the following proposal of the Agenda was determined

Agenda of XX extraordinary General Meeting of Shareholders:

1. Adoption of the decision on authorizing the Board of Directors of the Bank to bring Decision on the capital increase through the issuance of shares based on conversion of debt into share capital of the Bank,
2. Adoption of the Decision on dismissal of the members of the Board of Directors of Lovćen Bank AD,
3. Adoption of the Decision on election of the members of the Board of Directors of Lovćen Bank AD,
4. Adoption of the Decision on determining the compensation for the work of the members of the Board of Directors of Lovćen Bank AD,
5. Adoption of the Decision on issuing special Power of Attorney to the members of the Board of Directors to sign the contract on professional engagement with the elected Chairperson,
6. Adoption of the decision on adoption of the Articles of Association of Lovćen Bank AD Podgorica,
7. Adoption of the decision on adoption of the Policy for selection and assessment of fulfilment of suitability criteria to perform the function of a member of the Supervisory Board of Lovćen Bank AD Podgorica,
8. Miscellaneous.

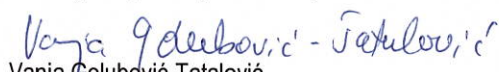
III

Proposals of the decisions under the two items by which the Agenda of this General Meeting was extended as well as amendments to the draft ballot that was published together with the Notice on convening of XX extraordinary General Meeting of Shareholders of the Bank of September 7, 2021 make an integral part of the Notice on expansion of the Agenda of XX (the twentieth) extraordinary General Meeting of Shareholders of Lovćen Bank AD Podgorica.

IV

The Notice expansion of the Agenda of XX (the twentieth) extraordinary General Meeting of Shareholders of Lovćen Bank AD Podgorica will be published on the website of Lovćen Bank AD Podgorica: www.lovcenbanka.me and will be delivered to the shareholders by mail and electronically, to previously specified addresses for communication between the Bank and its shareholders.

In Podgorica, on September 17, 2021


Vanja Golubović-Tatalović,
Bank's Secretary

LOVČEN BANKA^{AD}

Broj 02-7/1

Podgorica, 17. 09. 2021. god.

Na osnovu člana 33 stav 1 tačka 15 Zakona o bankama ("Službeni list RCG", br. 17/08, 44/10, 40/11 i 73/17) i člana 27 stav 1 tačka 15 Statuta Lovćen banke AD Podgorica, a u vezi člana 139 stav 3 i 5 Zakona o privrednim društvima ("Službeni list Crne Gore", br. 065/20 od 03.07.2020), Odbor direktora Lovćen banke AD Podgorica, na 7. (slovima: sedmoj) vanrednoj sjednici održanoj dana 17. septembra 2021. godine, utvrđuje

Pursuant to Article 33, paragraph 1, item 15 of the Banking Law ("Official Gazette of Montenegro" No. 17/08, 44/10, 40/11 and 73/17) and Article 27, paragraph 1, item 15 of the Articles of Association of Lovćen Bank AD Podgorica and in connection with Article 139 paragraph 3 and 5 of the Law on Business Organizations ("Official Gazette of Montenegro" No. 065/20 of 03.07.2020), the Board of Directors of the Bank, at its 7th (in words: the seventh) extraordinary meeting held on September 17, 2021 determined the following

**PREDLOGE ODLUKA PO PROŠIRENOM DNEVNOM REDU
XX (DVADESETE) VANREDNE SKUPŠTINE AKCIONARA LOVČEN BANKE AD PODGORICA PO
PROŠIRENOM**

**PROPOSALS OF THE DECISIONS BASED ON THE EXTENDED AGENDA
OF THE XX (THE TWENTIETH) EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS
OF LOVČEN BANK AD PODGORICA**

**ODBOR DIREKTORA LOVČEN BANKE AD PODGORICA
BOARD OF DIRECTORS OF LOVČEN BANK AD PODGORICA**



Na osnovu člana 133 stav 1 tačka 1 Zakona o privrednim društvima ("Službeni list Crne Gore", br. 065/20 od 03.07.2020), člana 29 stav 1 tačka 1 Zakona o bankama ("Službeni list CG", br. 17/08, 44/10, 40/11 i 73/17) i člana 21 stav 1 tačka 1 Statuta Lovćen banke AD Podgorica, na XX (slovima: dvadesetj) vanrednoj sjednici, održanoj dana 7. oktobra 2021. godine, Skupština akcionara Lovćen banke AD Podgorica donijela je:

ODLUKU O USVAJANJU STATUTA LOVČEN BANKE AD PODGORICA

Član 1

Usvaja se Statut Lovćen banke AD Podgorica.

Član 2

Sastavni dio ove odluke čini Statut Lovćen banke AD Podgorica.

Član 3

Ova Odluka stupa na snagu danom donošenja, a primjenjivaće se počev od 1.1.2022. godine.

Član 4

Početak primjene ovog Statuta stavlja se van snage Statut Lovćen banke AD Podgorica broj 01-XIX-v/3-1 od 5. novembra 2020. godine.

U Podgorici, 7. oktobar 2021. godine
Odluka broj: 01-XX-v/_____

PREDSJEDAVAJUĆI SKUPŠTINE

Pursuant to Article 133 paragraph 1 item 1 of the Law on Business Organizations ("Official Gazette of Montenegro", No. 065/20 of 03.07.2020), Article 29 paragraph 1 item 1 of the Banking Law ("Official Gazette of Montenegro" 17/08, 44/10, 40/11 and 73/17) and Article 21 paragraph 1 item 1 of the Articles of Association of Lovćen Bank AD Podgorica, the General Meeting of Shareholders of Lovćen Bank AD Podgorica, at its XX (in words: the twentieth) extraordinary meeting, held on October 7, 2021, brought the following

DECISION

ON ADOPTION OF THE ARTICLES OF ASSOCIATIONS OF LOVČEN BANK AD PODGORICA

Article 1

The Articles of Association of Lovćen Bank AD Podgorica is hereby adopted.

Article 2

The Articles of Association of Lovćen Bank AD Podgorica makes an integral part of this Decision.

Article 3

This Decision shall come into force on the date of its adoption and shall be applied starting from January 1, 2022.

Article 4

By entering into force of this Articles of Association of Lovćen Bank AD Podgorica, the Articles of Association of Lovćen Bank AD Podgorica No. 01-XIX-v/3-1 of November 5, 2020 shall be repealed.

In Podgorica, October 7, 2021
Decision No. 01-XX-v/_____

CHAIRPERSON OF THE GENERAL MEETING OF SHAREHOLDERS

Na osnovu člana 41 stav 1 tačka 4 Zakona o kreditnim institucijama ("Službeni list Crne Gore", br. 072/19 od 26.12.2019, 082/20 od 06.08.2020, 008/21 od 26.01.2021), a u vezi sa instrukcijama Centralne banke Crne Gore određenih aktom br. 03-4384 -6/2021 od 13.09.2021. godine, na XX (slovima: dvadesetoj) vanrednoj sjednici, održanoj dana 7. oktobra 2021. godine, Skupština akcionara Lovćen banke AD Podgorica donijela je:

ODLUKU

O USVAJANJU POLITIKE ZA IZBOR I PROCJENU ISPUNJENOSTI USLOVA PRIMJERENOSTI ZA OBAVLJANJE FUNKCIJE ČLANA NADZORNOG ODBORA LOVČEN BANKE AD PODGORICA

Član 1

Usvaja se Politika za izbor i procjenu ispunjenosti uslova primjerenosti za obavljanje funkcije člana Nadzornog odbora Lovćen banke AD Podgorica.

Član 2

Sastavni dio ove odluke čini Politika za izbor i procjenu ispunjenosti uslova primjerenosti za obavljanje funkcije člana Nadzornog odbora Lovćen banke AD Podgorica.

Član 3

Ova Odluka stupa na snagu danom donošenja, a primjenjivaće se počev od 1.1.2022. godine.

U Podgorici, 7. oktobar 2021. godine
Odluka broj: 01-XX-v/_____

PREDSJEDAVAJUĆI SKUPŠTINE

Pursuant to Article 41 paragraph 1 item 4 of the Law on Credit Institutions ("Official Gazette of Montenegro", No. 072/19 of 26.12.2019, 082/20 of 06.08.2020 and 008/21 of 26.01.2021) and in connection with the Instructions of the Central Bank of Montenegro determined by the Act No. 03-4384-6/2021 of 13.09.2021, General Meeting of Shareholders of Lovćen Bank AD Podgorica, at its XX (in words: the twentieth) extraordinary meeting, held on October 7, 2021, brought the following

DECISION

ON ADOPTION OF THE POLICY FOR SELECTION AND ASSESSMENT OF FULFILMENT OF SUITABILITY CRITERIA TO PERFORM THE FUNCTION OF A MEMBER OF THE SUPERVISORY BOARD OF LOVČEN BANK AD PODGORICA

Article 1

The Policy for selection and assessment of fulfilment of suitability criteria to perform the function of a member of the Supervisory Board of Lovćen Bank AD Podgorica is hereby adopted.

Article 2

The Policy for selection and assessment of fulfilment of suitability criteria to perform the function of a member of the Supervisory Board of Lovćen Bank AD Podgorica makes an integral part of this Decision.

Article 3

This Decision shall come into force on the date of its adoption and shall be applied starting from January 1, 2022.

In Podgorica, October 7, 2021
Decision No.: 01-XX-v/_____

CHAIRPERSON OF THE GENERAL MEETING OF SHAREHOLDERS

GLASAČKI LISTIĆ Br. / Ballot No.

(Akcionar/Shareholder)

Broj akcija / Number of shares: _____

Broj glasova / Number of votes: _____

**XX (DVADESETA) VANREDNA SKUPŠTINA AKCIONARA
LOVČEN BANKE AD PODGORICA**

**XX (THE TWENTIETH) EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS OF
LOVČEN BANK AD PODGORICA**

Datum i mjesto: 7. oktobar 2021. godine, sa početkom u 11 časova

Podgorica, Sjedište Lovćen banke AD, Bulevar Džordža Vašingtona 56/I

<https://us06web.zoom.us/j/81771443149?pwd=cE5jaC9KS2EySWt6TURSOVRSdTNOZz09>

Date and Place: October 7, 2021, starting at 11 o'clock

Podgorica, Lovćen Bank's registered Office, Džordža Vašingtona Boulevard No. 56, 1st floor

<https://us06web.zoom.us/j/81771443149?pwd=cE5jaC9KS2EySWt6TURSOVRSdTNOZz09>

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: _____

**Dnevni red XX (dvadesete) vanredne
Skupštine akcionara Banke**

1. Donošenje odluke o davanju ovlaštenja Odboru direktora Banke za donošenje odluke o uvećanju kapitala sprovođenjem emisije akcija po osnovu pretvaranja duga u akcionarski kapital Banke,
2. Donošenje odluke o razrješenju članova Odbora direktora Lovćen banke AD,
3. Donošenje odluke o imenovanju članova Odbora direktora Lovćen banke AD,
4. Donošenje odluke o utvrđivanju visine naknada za rad članovima Odbora direktora Banke,
5. Donošenje odluke o davanju specijalnog punomoćja članovima Odbora direktora za zaključivanje Ugovora o profesionalnom angažovanju sa predsjednikom Odbora direktora Banke,
6. Donošenje odluke o usvajanju Statuta Lovćen banke AD Podgorica,
7. Donošenje odluke o usvajanju Politike za izbor i procjenu ispunjenosti uslova primjerenosti za obavljanje funkcije člana Nadzornog odbora Lovćen banke AD Podgorica,
8. Razno.

**Agenda of XX (the twentieth) extraordinary General
Meeting of Shareholders**

1. Adoption of the decision on authorizing the Board of Directors of the Bank to bring Decision on the capital increase through the issuance of shares based on conversion of debt into share capital of the Bank,
2. Adoption of the Decision on dismissal of the members of the Board of Directors of Lovćen Bank AD,
3. Adoption of the Decision on election of the members of the Board of Directors of Lovćen Bank AD,
4. Adoption of the Decision on determining the compensation for the work of the members of the Board of Directors of Lovćen Bank AD,
5. Adoption of the Decision on issuing special Power of Attorney to the members of the Board of Directors to sign the contract on professional engagement with the elected Chairperson,
6. Adoption of the decision on adoption of the Articles of Association of Lovćen Bank AD Podgorica,
7. Adoption of the decision on adoption of the Policy for selection and assessment of fulfilment of suitability criteria to perform the function of a member of the Supervisory Board of Lovćen Bank AD Podgorica,
8. Miscellaneous.

TAČKA 1 DNEVNOG REDA / ITEM 1 OF THE AGENDA

Broj akcija / Number of shares: _____

Broj glasova / Number of votes: _____

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

TAČKA 2 DNEVNOG REDA / ITEM 2 OF THE AGENDA

Broj akcija / Number of shares: _____

Broj glasova / Number of votes: _____

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

Glasački listić broj ___/Ballot No. ___

XX vanredna Skupština akcionara / extraordinary GSM
7. oktobar 2021. godine / October 7, 2021

Akcionar / Shareholder – _____

TAČKA 3 DNEVNOG REDA / ITEM 3 OF THE AGENDA

Broj akcija / Number of shares: _____
Broj glasova / Number of votes: _____

Na osnovu člana 143 stav 6 Zakona o privrednim društvima, na dan održavanja XX vanredne Skupštine akcionara Banke, u Sjedištu Banke u Podgorici, bulevar Džordža Vašingtona 56/I, dana 7. oktobra 2021. godine akcionar glasa putem glasačkog listića za predložene kandidate za Odbor direktora kako slijedi:

Pursuant to Article 143 paragraph 6 of the Law on Business Organizations, on the date of the XX extraordinary General Meeting of Shareholders of the Bank, in Lovćen Banks's HQ in Podgorica, Džordža Vašingtona boulevard No. 56, first floor, on October 7, 2021 shareholder shall vote by ballot for the proposed candidates for the Board of Directors as follows:

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

(ime kandidata / name of the candidate)				

(ime kandidata / name of the candidate)				

(ime kandidata / name of the candidate)				

(ime kandidata / name of the candidate)				

(ime kandidata / name of the candidate)				

(ime kandidata / name of the candidate)				

Napomena: Prilikom izbora članova Odbora direktora svaka akcija sa pravom glasa daje broj glasova jednak broju članova odbora direktora koji se biraju - kumulativno glasanje po formuli: broj glasova akcionara = broj akcija x broj predloženih kandidata. Akcionar raspolaze sa _____ glasova.
 Akcionar ili punomoćnik akcionara može sve glasove dati jednom kandidatu ili ih, po svom nahođenju, rasporediti na više kandidata.

Note: When electing members of the Board of Directors, each voting share provides the number of votes equal to the number of members of the Board of Directors who are elected - cumulative voting according to the formula: number of votes of shareholders = number of shares x number of proposed candidates. Shareholder has _____ votes.
 A shareholder or a shareholder's proxy may give all votes to one candidate or, at his discretion, distribute them to several candidates.

TAČKA 4 DNEVNOG REDA / ITEM 4 OF THE AGENDA

Broj akcija / Number of shares: _____
Broj glasova / Number of votes: _____

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

TAČKA 5 DNEVNOG REDA / ITEM 5 OF THE AGENDA

Broj akcija / Number of shares: _____
Broj glasova / Number of votes: _____

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

TAČKA 6 DNEVNOG REDA / ITEM 6 OF THE AGENDA

Broj akcija / Number of shares: _____
Broj glasova / Number of votes: _____

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

TAČKA 7 DNEVNOG REDA / ITEM 7 OF THE AGENDA

Broj akcija / Number of shares: _____
Broj glasova / Number of votes: _____

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.