

LOVČEN BANKA AD PODGORICA

LOVČEN BANKA^{AD}

SKUPŠTINA AKCIONARA

Broj: 01-XXX-v/1

Podgorica, 27. 9. 2024. god.

Na osnovu člana 140 stav 3 Zakona o privrednim društvima ("Službeni list Crne Gore", br. 65/20 od 03.07.2020, 146/21 od 31.12.2021, 4/24 od 22.01.2024), a u skladu sa članom 41 stav 1 tačka 10 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) i člana 47 stav 1 i 3 Statuta Lovćen banke AD Podgorica, na XXX (slovima: tridesetj) vanrednoj sjednici, održanoj dana 27. septembra 2024. godine, Skupština akcionara Lovćen banke AD Podgorica donosi:

ODLUKU O IZBORU PREDSEDavajućEG I SEKRETARA XXX VANREDNE SKUPŠTINE AKCIONARA LOVČEN BANKE AD PODGORICA

Član 1

Za predsjedavajućeg XXX vanrednom Skupštinom akcionara Banke bira se Miloš Miketić, predsjednik Upravnog odbora Banke.

Član 2

Za sekretara sjednice XXX vanredne Skupštine akcionara Banke bira se Olivera Vuksanović, pomoćnik direktora sektora pravnih poslova i korporativnog sekretarijata.

Član 3

Ova Odluka stupa na snagu danom donošenja.

U Podgorici, 27. septembra 2024. godine
Odluka broj: 01-XXX-v/1

PREDSEDavajućI SKUPŠTINE,



03

LOVČEN BANKA AD PODGORICA

Pursuant to Article 140, paragraph 3 of the Law on Business Organizations ("Official Gazette of Montenegro", No. 065/20 of 03.07.2020, 146/21 of 31.12.2021, 4/24 of 22.01.2024), and in accordance with Article 41, paragraph 1, item 10 of the Law on Credit Institutions ("Official Gazette of Montenegro" No. 072/19 of 26.12.2019, 082/20 of 06.08.2020, 008/21 of 26.01.2021) and Article 47, paragraph 1 and 3 of the Articles of Association of Lovcen Bank JSC Podgorica, the General Meeting of Shareholders of Lovcen Bank JSC Podgorica, at its XXX (in letters: the thirtieth) extraordinary meeting held on 27 September 2024, adopted the following:

DECISION

ON APPOINTMENT OF THE CHAIRPERSON AND SECRETARY OF THE XXX EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS OF LOVCEN BANK JSC PODGORICA

Article 1

Miloš Miketić, president of the Management Board of the Bank, is hereby appointed as the Chairperson of the XXX extraordinary General Meeting of Shareholders of Lovcen Bank JSC Podgorica.

Article 2

Olivera Vuksanović, deputy director of Legal Affairs and Corporate Secretariat Division, is hereby appointed as secretary of the XXX extraordinary General Meeting of Shareholders of Lovcen Bank JSC Podgorica.

Article 3

This Decision shall come into force on the date of its adoption.

In Podgorica, 27 September 2024
Decision No. 01-XXX-v/1

CHAIRPERSON OF THE GENERAL MEETING OF SHAREHOLDERS



Na osnovu člana 223 stav 1 a u vezi člana 46 stav 1 tačka 3 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) i člana 39 stav 1 tačka 7 a u vezi člana 81 stav 1 tačka 3 Statuta Lovćen banke AD Podgorica, na XXX (slovima: tridesetj) vanrednoj sjednici, održanoj dana 27. septembra 2024. godine, Skupština akcionara Lovćen banke AD Podgorica donijela je:

ODLUKU O IZBORU SPOLJNOG REVIZORA ZA REVIZIJU FINANSIJSKIH ISKAZA BANKE ZA 2024. GODINU

Član 1

Za reviziju finansijskih iskaza Banke za 2024. godinu bira se Društvo za reviziju Crowe MNE DOO.

Član 2

Sastavni dio ove odluke čini Ponuda Društva za reviziju Crowe MNE DOO za pružanje usluga revizije finansijskih iskaza Banke za 2024. godinu, Predlog odluke Nadzornog odbora Banke od 02.08.2024 godine i Rješenje Centralne banke Cne Gore o izdavanju odobrenja Lovćen banci AD Podgorica da za vršenje revizije finansijskih iskaza za 2024. godinu izabere Društvo za reviziju Crowe MNE DOO.

Član 3

Ova Odluka stupa na snagu danom donošenja.

U Podgorici, 27. septembar 2024. godine
Odluka broj: 01-XXX-v/2

PREDSJEDAVAJUĆI SKUPŠTINE



013

LOVČEN BANKA AD PODGORICA

Pursuant to Article 223, paragraph 1 and in connection with Article 46, paragraph 1, item 3 of the Law on Credit Institutions ("Official Gazette of Montenegro", No. 072/19 of 26.12.2019, 082/20 of 06.08.2020, 008/21 of 26.01.2021) and Article 39, paragraph 1, item 7, and in connection with Article 81 paragraph 1, item 3 of the Articles of Association of Lovcen Bank JSC Podgorica, at XXX (in letters:the thirtieth) extraordinary meeting held on 27 September 2024, the General Meeting of Shareholders of Lovćen Bank JSC Podgorica brought the following:

DECISION ON SELECTION OF THE EXTERNAL AUDITOR FOR THE AUDIT OF THE FINANCIAL STATEMENTS OF THE BANK FOR THE YEAR 2024

Article 1

The Audit Firm Crowe MNE DOO is hereby selected to audit the financial statements of the Bank for the year 2024.

Article 2

The Offer of the Audit Firm Crowe MNE DOO to conduct the audit of the Bank's financial statements for the year 2024, Proposal of the Decision of the Supervisory Board of the Bank from 02.08.2024 and the Central Bank of Montenegro Decision on issuing approval to Lovcen Bank JSC Podgorica to select Audit Company Crowe MNE DOO for the audit of financial statements for the year 2024, make an integral part of this Decision.

Article 3

This Decision shall enter into force on the day of its adoption.

In Podgorica, 27 September 2024
Decision No: 01-XXXv/2

CHAIRPERSON OF THE GENERAL MEETING OF SHAREHOLDERS





Na osnovu člana 133 stav 1 tačka 1 Zakona o privrednim društvima ("Službeni list Crne Gore", br. 065/20 od 03.07.2020, 146/21 od 31.12.2021, 4/24 od 22.01.2024), člana 41 stav 1 tačka 1 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) i člana 39 stav 1 tačka 2 Statuta Lovćen banke AD Podgorica, na XXX (slovima: tridesetoj) vanrednoj sjednici, održanoj dana 27. septembra 2024. godine, Skupština akcionara Lovćen banke AD Podgorica donijela je:

ODLUKU O USVAJANJU IZMJENA I DOPUNA STATUTA LOVCEN BANKE AD PODGORICA

Član 1

Usvajaju se izmjene i dopune Statuta Lovćen banke AD Podgorica br. 01-X/8-1 od 26. aprila 2024. godine.

Član 2

Sastavni dio ove odluke čini prečišćen tekst Statuta Lovćen banke AD Podgorica.

Član 3

Stupanjem na snagu izmjena i dopuna Statuta prestaje da važi Statut Banke br. 01-X/8-1 od 26. aprila 2024. godine.

Član 4

Ova Odluka stupa na snagu danom donošenja, a proizvešće pravno dejstvo danom registracije izmjena Statuta Banke u Centralnom registru privrednih subjekata.

U Podgorici, 27. septembar 2024. godine
Odluka broj: 01-XXX-v/3

PREDSJEDAVAJUĆI SKUPŠTINE,



LOVČEN BANKA AD PODGORICA

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, 146/21 of 31.12.2021, 4/24 of 22.01.2024), Article 41, paragraph 1, item 1 of the Law on Credit Institutions ("Official Gazette of Montenegro", No. 072/19 of 26.12.2019, 082/20 of 06.08.2020, 008/21 of 26.01.2021) and Article 39, paragraph 1, item 2 of the Articles of Association of Lovćen Bank JSC Podgorica, on XXX (in words: the thirtieth) extraordinary meeting held on 27 September 2024, the General Meeting of the Shareholders of Lovćen Bank JSC Podgorica brought:

DECISION

ON ADOPTION OF AMENDMENTS TO THE ARTICLES OF ASSOCIATION OF LOVČEN BANK JSC PODGORICA

Article 1

Amendments to the Articles of Association of Lovćen Bank JSC Podgorica, No. 01-X/8-1 of 24 April 2024 hereby approved.

Article 2

An integral part of this Decision is the consolidated text of the Articles of Association of Lovćen Bank JSC Podgorica.

Article 3

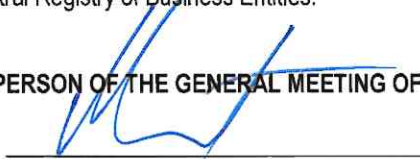
With the entry into force of these amendments of Articles of Association, the Bank's Articles of Association no. No. 01-X/8-1 of 24 April 2024 shall cease to be valid.

Article 4

This Decision shall enter into force on the day of its adoption, and will have legal effect on the day of registration of amendments to the Bank's Articles of Association in the Central Registry of Business Entities.

In Podgorica, 27 September 2024
Decision No: 01-XXX-v/3

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) na XXX (slovima: tridesetj) vanrednoj sjednici, održanoj dana 27. septembra 2024. godine, Skupština akcionara Lovćen banke AD Podgorica donijela je:

ODLUKU

O USVAJANJU POLITIKE RAZNOVRNOSTI LOVCEN BANKE AD PODGORICA

Član 1

Usvaja se Politika raznovrsnosti Lovćen banke AD Podgorica.

Član 2

Sastavni dio ove odluke čini tekst Politika raznovrsnosti Lovćen banke AD Podgorica.

Član 3

Ova Odluka stupa na snagu danom donošenja.

U Podgorici, 27. septembar 2024. godine

Odluka broj: 01-XXX-v/4

PREDSJEDAVAJUĆI SKUPŠTINE,



LOVČEN BANKA AD PODGORICA

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, 008/21 of 26.01.2021), on XXX (in words: the thirtieth) extraordinary meeting held on 27 September 2024, the General Meeting of the Shareholders of Lovćen Bank JSC Podgorica brought:

DECISION

ON ADOPTION OF DIVERSITY POLICY OF LOVČEN BANK JSC PODGORICA

Article 1

The Diversity Policy of Lovćen Bank JSC Podgorica is adopted.

Article 2

An integral part of this Decision is the text of Diversity Policy of Lovćen banka JSC Podgorica.

Article 3

This Decision shall enter into force on the day of its adoption.

In Podgorica, 27 September 2024

Decision No: 01-XXX-v/4

CHAIRPERSON OF THE GENERAL MEETING OF SHAREHOLDERS



Na osnovu člana 133 stav 1 tačka 19 a u skladu sa članom 141 stav 1 Zakona o privrednim društvima ("Službeni list Crne Gore", br. 65/20 od 03.07.2020, 146/21 od 31.12.2021, 4/24 od 22.01.2024) i člana 39 stav 1 tačka 17 Statuta Lovćen banke AD Podgorica, na XXX (slovima: tridesetj) vanrednoj sjednici, održanoj dana 27. septembra 2024. godine, Skupština akcionara Lovćen banke AD Podgorica donosi:

ODLUKU

O DAVANJU OVLAŠĆENJA AKCIONARU BANKE DA U IME AKCIONARA OVJERI ZAPISNIK SA XXX (TRIDESETE) VANREDNE SKUPŠTINE AKCIONARA BANKE

Član 1

Ovom Odlukom, daje se ovlaštenje punomoćniku akcionara Banke Zetogradnje doo, gospodinu Blagoti Radoviću da ovjeri Zapisnik sa XXX (slovima: tridesete) vanredne Skupštine akcionara Banke.

Član 2

Ova Odluka stupa na snagu danom donošenja.

U Podgorici, 27. septembra 2024. godine
Odluka broj: 01-XXX-v/5

PREDSJEDAVAJUĆI SKUPŠTINE,



LOVČEN BANKA AD PODGORICA

Pursuant to Article 133, paragraph 1, item 19 and in accordance with Article 141, paragraph 1 of the Law on Business Organizations ("Official Gazette of Montenegro", No. 65/20 of 03.07.2020, 146/21 of 31.12.2021, 4/24 of 22.01.2024) and Article 39, paragraph 1, item 17 of the Articles of Association of Lovćen Bank JSC Podgorica, at XXX (in words: the thirtieth) extraordinary meeting held on 27 September 2024, the General Meeting of Shareholders of Lovćen Bank JSC Podgorica brought the following

DECISION

ON AUTHORIZING THE BANK'S SHAREHOLDER TO CERTIFY THE MINUTES OF XXX (THE THIRTIETH) EXTRAORDINARY GENERAL MEETING OF THE BANK'S SHAREHOLDERS ON BEHALF OF THE SHAREHOLDERS

Article 1

By this Decision, the proxy of the shareholder of the Bank Zetogradnja DOO, Mr. Blagota Radović is authorized to certify the Minutes of XXX (in words: the thirtieth) extraordinary General Meeting of Shareholders of the Bank.

Article 2

This Decision shall come into force on the date of its adoption.

In Podgorica, 27 September 2024
Decision No. 01-XXX-v/5

CHAIRPERSON OF THE GENERAL MEETING OF SHAREHOLDERS



OB

**XXX VANREDNA SKUPŠTINA AKCIONARA BANKE
XXX EXTRAORDINARY GENERAL MEETING OF THE SHAREHOLDERS OF THE BANK**

LOVČEN BANKA AD
SKUPŠTINA AKCIONARA
Broj: PI-XXX-V/0
Podgorica, 27.09.2024 god.

UTVRĐIVANJE KVORUMA / DETERMINING OF THE QUORUM*			KVORUMI / QUORUM	
Akcionari Banke sa pravom glasa / Shareholders with voting rights	Broj akcija / Number of shares	48036	Broj akcija / Number of shares	48036
		%	%	
1 DEG	5557	11.56840703%	5557	11.56840703%
2 Incofin CVSO	4799	9.99042385%	4799	9.99042385%
3 TIS DOO IVANJICA	4172	8.68515280%	0	0.00000000%
4 ZETAGRADNJA	23405	48.72387376%	23405	48.72387376%
5 Đurović Nebojša	4	0.00832709%	0	0.00000000%
6 Popović Aleksandra, z.rac. - J.acc.(9)	10082	20.98842535%	0	0.00000000%
7 Vučinić Radovan	17	0.03539012%	17	0.03539012%
TOTAL	48036	100.00%	33778	70.32%

27.09.2024

*Kvorum XXX vanredne Skupštine akcionara Banke čine akcionari sa pravom glasa ili njihovi zastupnici koji posjeduju više od polovine akcija Banke.
Quorum of XXX extraordinary General Meeting of the Bank shall consist of the shareholders possessing more than a half of the shares of the Bank or their representatives.

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Predsjedavajući_Chairman

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Sekretar_Secretary



HUF
Lista vlasnika HUF
26.09.2024

TAČKE DNEVNOG REDA AGENDA ITEMS	AKCIONARI SA PRAVOM GLASA / SHAREHOLDERS WITH VOTING RIGHTS										UKUPNO / TOTAL	XXX v.s.a. - EGSM, % GLASOVA / % OF VOTES	% ukupnog broja svih akcija- glasova/total No. of all shares-votes
	DEG akcije / shares 5557 glasovi / votes 5557	INCOFIN akcije / shares 4799 glasovi / votes 4799	TIS DOO IVANIČA akcije / shares 4172 glasovi / votes 4172	ZETAGRADNJA akcije / shares 23405 glasovi / votes 23405	ĐUROVIĆ NEBOJŠA akcije / shares 4 glasovi / votes 4	POPOVIĆ ALEKSANDBA akcije / shares 10082 glasovi / votes 10082	VUČINIĆ RADOVAN akcije / shares 17 glasovi / votes 17			akcije / shares 48036 glasovi / votes 48036			
1 Donošenje odluke o izboru predsjedavajućeg i sekretara sjednice Skupštine akcionara Lovčen banka AD Podgorica/Adoption of the Decision on election of the Chairman and secretary of General Meeting of Shareholders of Lovčen Bank AD Podgorica	5557	4799	0	23405	0	0	0	0	0	17	33778	70.32%	70.32%
2 Donošenje odluke o izboru spoljnog revizora za reviziju finansijskih iskaza Lovčen banke AD Podgorica za 2024. godinu/Adoption of the Decision on the selection of an external auditor for the audit of the financial statements of Lovčen banka AD Podgorica for the year 2024.	5557	4799	0	23405	0	0	0	0	0	17	33778	70.32%	70.32%
3 Donošenje odluke o usvajanju izmjena i dopuna Statuta Lovčen banke AD Podgorica/Adoption of the Decision on the amendments to the Article of Association of Lovčen banka AD Podgorica	5557	4799	0	23405	0	0	0	0	0	17	33778	70.32%	70.32%
4 Donošenje odluke o usvajanju Politike Raznovrsnosti Lovčen banke AD Podgorica/Adoption of the Decision on adoption of Diversity policy of Lovčen banka AD Podgorica	5557	4799	0	23405	0	0	0	0	0	17	33778	70.32%	70.32%
5 Donošenje odluke o davanju ovlaštenja akcionarima Lovčen Banke da u ime akcionara ovjeri zapisnik sa XXX (tridesete) vanredne Skupštine akcionara Lovčen banke AD Podgorica/Adoption of the Decision on authorizing the shareholder of the Bank to certify the Minutes of XXX extraordinary General Meeting of Shareholders of the Bank on behalf of shareholders.	5557	4799	0	23405	0	0	0	0	0	17	33778	70.32%	70.32%

* U skladu sa odredbama člana 143 stav 7 Zakona o privrednim društvima, odluke XXX vanredne Skupštine akcionara donose se većinom glasova.
In accordance with Article 143, paragraph 7 of the Law on Business Organizations, the decisions of XXX extraordinary General Meeting of Shareholders shall be made by a majority votes.

Dr. Lepa Bjelogrić



