



**Deposit Protection Fund**

No. 254/2

Podgorica, 23.04.2019

Pursuant to Article 36 of the Deposit Protection Law (OGM 44/10, 40/11, 47/15) and Article 13 of the Guide to Informing Depositors and Potential Depositors about the Deposit Protection Scheme (OGM 16/12), the Deposit Protection Fund hereby issues the following


**ANNOUNCEMENT**

Pursuant to the Decision of the Central Bank of Montenegro no. 0101-3292-4/2019 of 5 April 2019 on instigating bankruptcy proceedings against ATLAS BANKA AD PODGORICA and pursuant to the provisions of the Deposit Protection Law (OGM 44/10, 40/11, 47/15) (hereinafter: the Law), the protected event occurred on the same day. As at the payout date, the Deposit Protection Fund (hereinafter: the Fund) shall take over the depositors' claims from ATLAS BANKA AD PODGORICA in the amount of calculated protected deposits.


The payout of guaranteed deposits will commence on 24 April 2019 from 10 AM via:

- **CRNOGORSKA KOMERCIJALNA BANKA AD Podgorica**
- **SOCIETE GENERALE BANK MONTENEGRO AD Podgorica,**
- **HIPOTEKARNA BANKA AD Podgorica and**
- **NLB BANKA AD Podgorica**


The payout of guaranteed deposits in the branches of **CRNOGORSKA KOMERCIJALNA BANKA AD Podgorica** at the following locations:

 <b>SOUTHERN REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Ulcinj	Majke Tereze bb	8 AM – 4 PM	8 AM – 1 PM
Bar	Maršala Tita br.7	8 AM – 4 PM	8 AM – 1 PM
Budva	Mediteranska bb, Juzni bulevar, zgrada Tre canne	8 AM – 4 PM	8 AM – 1 PM
Kotor	Trg od oružja	8 AM – 4 PM	8 AM – 1 PM
Tivat	Palih boraca 22c	8 AM – 4 PM	8 AM – 1 PM
Bijela	Bijela bb	8 AM – 3 PM	8 AM – 1 PM
Igalo	Šetalište Pet danica br.1	8 AM – 3 PM	8 AM – 1 PM
Meljine	Zemunaska br.143	8 AM – 3 PM	8 AM – 1 PM
Herceg Novi	Trg Nikole Đurkovića br.15	8 AM – 4 PM	8 AM – 1 PM
<b>CENTRAL REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Podgorica - Vektra	Moskovska bb	8 AM – 8 PM	8 AM – 2 PM
Podgorica - Bulevar	Bulevar Sv. Petra Cetinjskog	8 AM – 4 PM	CLOSED
Podgorica - Centar	ul Novaka Miloševa	8 AM – 8 PM	8 AM – 2 PM
Podgorica - Cijevna	Mahala bb	8 AM – 4 PM	CLOSED
Podgorica - Metalka	Kralja Nikole 21	8 AM – 4 PM	CLOSED
Podgorica - TC Palada	Jola Piletića bb	8 AM – 4 PM	CLOSED
Podgorica - TC Voli	Josipa Broza bb	8 AM – 8 PM	8 AM – 2 PM
Nikšić	Njegoševa br.20	8 AM – 4 PM	8 AM – 1 PM
Cetinje	V proleterske br.1	8 AM – 4 PM	8 AM – 1 PM
Danilovgrad	Baja Sekulića br.22	8 AM – 4 PM	8 AM – 1 PM
<b>NORTHERN REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Berane	21 jula bb	8 AM – 4 PM	8 AM – 1 PM
Kolašin	Trg Boraca S6	8 AM – 4 PM	CLOSED
Mojkovac	Mališe Damjanovića bb	8 AM – 4 PM	CLOSED
Bijelo Polje	Tršova bb	8 AM – 4 PM	8 AM – 1 PM
Rožaje	Maršala Tita bb	8 AM – 4 PM	8 AM – 1 PM
Žabljak	Vuka Karadžića, br. 2	8 AM – 4 PM	CLOSED
Plav	Čaršijska bb	8 AM – 4 PM	CLOSED
Pljevlja	Nikole Pašića br.2	8 AM – 4 PM	8 AM – 1 PM

The payout of guaranteed deposits in the branches of **SOCIETE GENERALE BANKE MONTENEGRO AD Podgorica** at the following locations:

 <b>SOCIETE GENERALE MONTENEGRO</b>			
<b>SOUTHERN REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Ulcinj	Gjergj Kastrioti Skenderbeu, br. 40	8 AM – 3 PM	CLOSED
Bar	Maršala Tita 42	8 AM – 4 PM	CLOSED
Budva	22. novembra bb	8 AM – 4 PM	CLOSED
Kotor	TC Kamelija	8 AM – 3 PM	CLOSED
Tivat	Trg Magnolija bb	8 AM – 3 PM	CLOSED
Herceg Novi	Njegoševa 64	8 AM – 3 PM	CLOSED
<b>CENTRAL REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Podgorica-Moskovska	Moskovska 2D	8 AM – 4 PM	CLOSED
Podgorica-Trg Republike	Trg Nezavisnosti	8 AM – 9 PM	CLOSED
Podgorica- Delta City	Cetinjski put bb	8 AM – 10 PM	CLOSED
Nikšić	Njegoševa 8	8 AM – 4 PM	CLOSED
Danilovgrad	Sava Burića 1	8 AM – 3:30 PM	CLOSED
Cetinje	Njegoševa 75	8 AM – 3 PM	CLOSED
<b>NORTHERN REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Kolašin	Trg boraca bb	8 AM – 3:30 PM	CLOSED
Berane	Mojsija Zečevića 15	8 AM – 3:30 PM	CLOSED
Bijelo Polje	Tršova bb	8 AM – 4 PM	CLOSED
Rožaje	Maršala Tita bb	8 AM – 3:30 PM	CLOSED

The payout of guaranteed deposits in the branches of **HIPOTEKARNE BANKE AD Podgorica** at the following locations:

			
<b>SOUTHERN REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Ulcinj	26. novembra bb	8 AM – 4 PM	8 AM – 1 PM
Bar	Maršala Tita 15	8 AM – 4 PM	8 AM – 1 PM
Budva	Maršala Tita 15	8 AM – 4 PM	8 AM – 1 PM
Kotor	Shopping Centar Kamelija, Trg Mata Petrovića	8 AM – 4 PM	8 AM – 1 PM
Herceg Novi	Trg Nikole Đurkovića	8 AM – 4 PM	8 AM – 1 PM
Tivat	21. novembra 21	8 AM – 4 PM	8 AM – 1 PM
Tivat-Porto Montenegro	Obala bb/ zgrada Teuta	8 AM – 5 PM	8 AM – 1 PM
<b>CENTRAL REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Podgorica	Ul. Slobode 91	8 AM – 4 PM	8 AM – 1 PM
Podgorica	Bulevar Sv. Petra Cetinjskog	8 AM – 8 PM	8 AM – 1 PM
Podgorica	Josipa Broza Tita 67	8 AM – 4 PM	CLOSED
Nikšić	Save Kovačevića 6	8 AM – 4 PM	8 AM – 1 PM
<b>NORTHERN REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Bijelo Polje	Ul. Slobode bb	8 AM – 4 PM	8 AM – 1 PM
Berane	Mojsija Zečevića bb	8 AM – 4 PM	8 AM – 1 PM

The payout of guaranteed deposits in the branches of **NLB BANKE AD Podgorica** at the following locations:

 <b>NLB Banka</b>			
<b>SOUTHERN REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Ulcinj	26. Novembra b.b.	8 AM – 4 PM	8 AM – 1 PM
Bar	Maršala Tita 24.	8 AM – 4 PM	8 AM – 1 PM
Budva	Mediteranska 19.	8 AM – 4 PM	8 AM – 1 PM
Petrovac	Hotel Palas	8 AM – 4 PM	8 AM – 1 PM
Tivat	Palih boraca 10.	8 AM – 4 PM	8 AM – 1 PM
Kotor	Trg od oružja 431, Stari grad	8 AM – 4 PM	8 AM – 1 PM
Herceg Novi	Trg Nikole Đurkovića b.b.	8 AM – 4 PM	8 AM – 1 PM
<b>CENTRAL REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Podgorica 1	Ivana Crnojevića 171	8 AM – 8 PM	8 AM – 1 PM
Podgorica 2	Sv. Petra Cetinjskog 53	8 AM – 4 PM	8 AM – 1 PM
Podgorica 3	Bul. Pera Četkovića 52.	8 AM – 4 PM	8 AM – 1 PM
Podgorica 5	Drpe Mandića 55. Gintaš	8 AM – 4 PM	8 AM – 1 PM
Podgorica 6	Cetinjski put 20	8 AM – 4 PM	8 AM – 1 PM
Tuzi	Tuzi b.b.	8 AM – 4 PM	8 AM – 1 PM
Cetinje	Balšića Pazar b.b.	8 AM – 4 PM	8 AM – 1 PM
Nikšić	Novaka Ramova 17.	8 AM – 4 PM	8 AM – 1 PM
<b>NORTHERN REGION</b>			
Branches	Address	On working days (Monday-Friday)	Saturday
Bijelo Polje	Tomaša Žižića 8.	8 AM – 4 PM	8 AM – 1 PM
Pljevlja	Kralja Petra b.b.	8 AM – 4 PM	8 AM – 1 PM
Berane	Miloša Mališića b.b.	8 AM – 4 PM	8 AM – 1 PM
Rožaje	Maršatala Tita 45/a	8 AM – 4 PM	8 AM – 1 PM

Depositors may exercise their right to the guaranteed deposit payout via the banks listed above within 36 months (3 years) following the payout commencement date after which they may contact the Deposit Protection Fund directly until the expiry of the statute of limitations for claims (10 years).

Depositors – natural persons may collect their guaranteed deposits in cash, transfer the funds to an account opened in the selected payout bank or to an account opened in another bank.

Depositors – natural persons, business entity without legal personality and condominium may collect their guaranteed deposits in cash, transfer the funds to an account opened in the selected payout bank or to an account opened in another bank.

Depositors – legal persons - if non-cash guaranteed deposit payout to a non-resident legal person cannot be made due to the internal procedures of the agent bank or some other justified reasons, the guaranteed deposit of that person may be paid out in cash.

All powers of attorney must be certified after 5 April 2019, i.e. the authorized person may not dispose of the guaranteed deposit on the basis of a letter of attorney held during the regular business of the failed bank prior to the initiation of the bankruptcy proceedings.

The powers of attorney must be certified by a notary and/or a local or foreign competent authority, the authorized person of a diplomatic or consular post of the country issuing the power of attorney, or by the State of Montenegro.

All documents submitted from abroad must be certified by the competent authority of the issuing country and translated in the Montenegrin language by a certified translator.

All necessary documentation that has to be enclosed is defined in the Decision on detailed conditions, manner and procedure of the guaranteed deposit payout (OGM 76/17, 86/17, 17/19) that can be downloaded from the Fund`s website at **[www.fzdcg.org](http://www.fzdcg.org)**.

For any further information you may contact us:

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- via telefax at + 382 20/210-465
- via e-mail at: [fzd@t-com.me](mailto:fzd@t-com.me)
- by mail at the Fund`s registered address: Miljana Vukova bb, 81000 Podgorica

In Podgorica, 23. April 2019.

**DEPOSIT PROTECTION FUND**  
**DIRECTOR GENERAL**  
**Predrag Marković**