

## **Vladimir Vukotić, Chairman of Executive board and Chief Executive Officer**

Vladimir started his carrier in development finance in Opportunity International in Montenegro in 1999, where while working as a loan officer in 2000 he gave an initial idea and has taken part in writing a proposal for starting a microfinance bank in Novi Sad. After the proposal had been accepted he has relocated and together with two colleges from Opportunity Montenegro jump started Opportunity Bank Serbia (OBS) in 2002.

From the start he was heading bank's micro lending division, while in 2009 he took over as Bank's Chief Operating Officer in charge of business development. He masterminded strategic repositioning of OBS from universal SME bank that it once was, to provider of financial services for the financially excluded, a market niche with almost no competitors. Under his guidance, OBS invented completely new markets for the Serbian banking industry, such as financing subsistence mixed-income farmers, low income pensioners and micro-business startups.

Vladimir took over as Bank's CEO in early 2014. Besides being an Graduate from University of Novi Sad, Faculty of Economics Subotica Vladimir holds Executive MBA from the Sheffield University, UK. Vladimir is married and has two daughters.