

2004.

- The year of stabilization of the business operations and qualitative portfolio strengthening
- The number of corporate depositors got increased by more than 10% and thus exceeded total of 100.000
- The Bank's capital was increased through XV share issue, by EUR 4,6 million
- Komercijalna banka Budva was recapitalized with EUR 1 million
- Realized net profit of EUR 4 million
- Obtained license by the National Bank of Serbia for engaging in broker-dealer company activities
- Established the Department for Bank's Operations Quality Management, aimed at obtaining certification and compliance of Bank's operations with the requirements of ISO 9001 standard. Beginning of implementation of project management methodology based on PMI (Project Management Institute) standards
- Performed first implementation of virtual server infrastructure on VMware technology and first implementation of banking data warehouse (BDW - Banking Data Warehouse)
- Launched internal corporate portal
- Presented new product DinaCard – national credit card
- Opened rolling recruitment for the high quality young experts, which is ongoing up to date

