

# 2006.

- Successful operations continued, with series of technical-technological enhancements and business improvements
  - The Bank's capital was increased through XIX share issue to over EUR 200 million, which allowed for a substantially important step towards the extension of the business operations and elevation of quality of Bank's offer. The European Bank for Reconstruction and Development (EBRD) acquired 25% of Bank's shares
  - Following a detailed analysis of business operations the Development Plan was adopted for the Bank, under the name of Institution Building Plan (IBP), which included identified development priorities, manner, stages and deadlines related to such process along with established Change team for support of its implementation
  - The operations volume increased by 37% in comparison to year before, and the increase in profit was 68% (more than EUR 10 million)
  - Bank listed its shares on Belgrade Stock Exchange and included them on free stock market
  - Komercijalna banka a.d. Banja Luka was founded with the initial capital of EUR 10 million
  - Total deposits reached almost EUR 1 billion
  - Bank complied its operations and its internal legal documents with the new Law on Banks and in line with the same formed the new managing bodies – Board of Directors and the Executive Board
  - New, more efficient and more operative organizational structure of the Bank was adopted. New credit committees were established, such as Audit Committee and Assets and Liabilities Management Committee; in addition the Compliance Division was established
  - Aimed to approach clients and to provide better quality servicing of their needs, the Bank's Call Center began operating
  - Implementation of new messaging infrastructure based on Microsoft Exchange technology and the first application on portal MojaBanka, realized in J2EE (JAVA) and .NET technologies
  - New WEB E-Bank service started to operate, enabling the users a direct 24 hours connection to the Bank
  - License obtained from BAFIN, the biggest German monetary institution (first and only for banks from Serbia), for mediation in money transfer, through the Business Unit in Frankfurt
  - Foreign currency savings already in June exceeded the sum of EUR 500 million
  - New product intended for children particularly well received on the market – Cricket savings, the first of the kind in the country
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