

2007.

- Bank records over average growth rates, with significant increase in number of clients and elevated portfolio quality
 - Operations volume increased by 38%, assets for 44%, and the loans to customers by 80%
 - Profit was made of EUR 37 million. The same as previous years, the largest portion of profit is allocated to reserves due to long-term stability of operations
 - Deposits increased by 52% and amount to over EUR 1,5 billion
 - Foreign currency savings showed two new records: EUR 600 million in January and EUR 700 million in July
 - Bank obtained the consent of the National Bank of Serbia and the license of the Securities Commission for performing the activities of the Custody bank
 - Opened Bank's VIP sub-branch in Belgrade, first such sub-branch in the country
 - Established the subsidiary Fund Management Company „KomBank INVEST“ AD Beograd
 - New quality: beginning of implementation of procedure „Know Your Client“
 - Presented new unique product on our market - Visa Gift card
 - Introduced unified methodology for loan assessment/classification in line with the International Accounting Standards (IAS), at the banking group level
 - Established service oriented architecture (SOA), whose layer of developed services was used as basis for launching and improvement of operations of the entire spectrum of on-line services, such as Electronic bank for retail customers, Contact center, SMS, earmarked accounts on-line, etc.
 - Sales Desk started to function, with improved application of market principles when giving quotations for purchase/sale of foreign currency to corporate clients
 - Specialized software „Smaragd“ was acquired and implemented, for operations related to prevention of money laundering and financing of terrorism
 - Implementation of the first Identity&Security Management solution in the country
 - Komercijalna banka a.d. Budva is recapitalized with EUR 11 million
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