

2009.

- Despite the global crisis and significantly deteriorated liquidity of the real sector, the Bank increased the scope of its business and market share
 - Total assets increased by 20.1%, to RSD 205 billion, corporate loans to 10.4% and deposits to 25.4%
 - The Bank had very active role in the distribution of funds from the Government of the RoS Program intended to mitigate the effects of the global economic crisis and was at the 2nd place by the amount of realized loans and investments – EUR 150.2 million
 - Provisions and indirect write-offs of NPLs decreased by 10%, as a result of a prudent credit policy and continuous monitoring of the loan portfolio
 - During its regular checkout, the certifying body of BSI (British Standard Institute) found that the Bank successfully complied its business with the requirement of the new version of ISO standards 9001:2008 and granted the certificate to the Bank for this standard as well
 - The Bank was actively involved in business with financial derivatives at the level of financial institutions, primarily through currency swap
 - Mid-term bilateral credit line for SMEs was concluded, EUR 20 million worth, with EFSE Fund (European Fund for South-East Europe)
 - The concept of corporate project and project portfolio management was introduced, based on the international project management standards (PMI standards)
 - The Bank received recognition from Dresdner Bank for the outstanding and fully automated international payment transaction process; identical recognition and confirmation of business quality in 2009 came from Deutsche Bank and Commerzbank, with the achieved STP (Straight-Through Processing) rate of up to 99%
 - Unified Pexim CORE solutions were applied in Komercijalna banka a.d. Budva, thus achieving a significant unification of the information systems on the group level
 - Shares of the Bank were listed on B-Standard market of the Belgrade Stock Exchange a.d. Beograd
 - E-trading application was released on the Stock Exchange – Kombank Trader – result of the in-house development by application of the new technologies
 - Establishment of the Security Department of the Bank and consolidation of information and system security operations with the physical and technical security and continuity of operations, resulted in raising of the overall security of the Bank, its business and customers
 - 50 probationers were employees within the „First Chance“ project
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