

# 2012.

- In 2012 Komercijalna banka considerably strengthened its market position by 0.9 percentage points, and recorded a market share of 11.3%, as at 31.12.2012.
  - The Bank's balance-sheet assets reached 3 billion euros in 2012, almost double the amount from 4 years ago.
  - The Bank's total capital rose to EUR 535 million and its share capital to EUR 352 million, placing the bank second in the Serbian banking sector. Assets per employee reached a million euros.
  - Increase in Komercijalna banka's capital, which was completed on 30.10.2012, with the Republic of Serbia owning 42.6% of the Bank's share capital, secured:
    - additional mid-term security and stability,
    - increased capacity of the Bank to support its clients and revive the Serbian economy,
    - increased security of the Bank's operations, measured by the capital adequacy ratio of 21.9% (minimum set by law was 12%),
    - long-term compliance with all the parameters prescribed by the Law on Banks.
  - Total amount of loans to customers increased to RSD 177 billion, and deposits to RSD 236 billion.
  - Percentage of NPL of 13.1% is 30% lower than in the banking sector.
  - In 2012 a profit of over RSD 4.6 billion was realised and a return on equity of 15.05%.
  - Komercijalna banka was entrusted with every sixth euro that Serbian savers deposited in banks, or a total of one billion 321 million euros, more than in any other bank in Serbia!
  - SAP ERP solution was implemented in the first half of the year, which increased the level of standardization and harmonisation of business processes, data integration, flexibility of the Bank's own IT infrastructure and timely response to changes in the law and the market, all aimed at improving operating efficiency and reducing costs.
  - In May, Komercijalna banka AD Beograd signed an agreement with Green for Growth Fund (GGF) for a loan of EUR 23 million, with the aim of financing energy efficiency program.
  - An exceptionally ambitious naming sponsorship project was initiated (Kombank arena) and has been returning outstanding results.
  - As has been the case in previous years, in 2012 the Bank continued to assist and support numerous socially responsible projects throughout Serbia, particularly those that targeted young people.
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