

Bank's balance sheet assets as of December 31st, 2014 amount to RSD 406,2 billion and relative to the beginning of the year they have been increased by RSD 43,5 billion, or by 12,0%.

In the course of 2014, the Bank achieved a stable growth of business operations, which resulted in maintained share in total assets of the banking sector of approximately 13%.

Until December 31st, 2014 Komercijalna banka has approved loans in total amount of RSD 194,7 billion, which in comparison to the beginning of the year represents an increase of RSD 10,7 billion, or 5,8%.

The growth of loans in 2014 the Bank achieved in real sector, primarily through retail loans (during 2014 those were increased by 11,6%, or RSD 7,2 billion).

Total deposits in 2014 have been increased by RSD 37,9 billion (14,8%), and thus, at the end of the year they amount to RSD 293,5 billion, or EUR 2,4 billion.

It is particularly important that we have the trust of citizens, who, by the end of 2014 deposited in the Bank RSD 207,4 billion (about EUR 1,7 billion). Relative to the balance at the beginning of the year, this represents an increase of RSD 20,7 billion, or 11,1%.

In the course of 2014 the operating profit was realized in the amount of RSD 4,8 billion.

The realized profit gives return on total capital rate of 7,1 % for the respective period.

One of the key performance indicators - capital adequacy ratio, mandatory established at the level of min. 12%, equals 17,7% in Komercijalna banka at the end of 2014.

Despite aggravated overall business conditions, during 2014, the Bank together with its clients, loan users, managed to maintain the loan portfolio quality. In 2014 the NPL share in total loans totals 17,74%, which is significantly better than the result achieved in the banking sector.

After comprehensive preparation and testing, a new, refreshed, functionally significantly improved and redesigned website of Komercijalna banka has been set up, at the old address www.kombank.com. New website is based on a "responsive" design, which means that the website features adjust themselves to the device from which it is accessed. Regardless of whether the website is accessed from desktop and laptop computers, tablets or mobile phones, responsive site maintains its structure, design and visual solutions. Technological improvements enabled for contents to be more easily shared on social networks.

In the gallery space KOMBANK ART HALL; 17 exhibitions were held:

- 13 exhibitions in cooperation with the Faculty of Applied Arts (Design of printed textiles, Furniture - architectural and urban design, Log of events at the 55th Venice Biennale, Exhibition of paintings of Milena Stanisavljević, Exhibition of works of SilkSkin art team, Exhibition of costumes "Recycling", Exhibition of drawings of Tamara Branković, Exhibition of drawings of young authors from the International Art Colony Tršić, Stained glass and mosaic in contemporary interior and exterior, Exhibition of drawings of Bogdan Dobrota, Exhibition of posters "Belgrade, city of wonders", Exhibition of drawings and paintings of the students of applied sculpture, Exhibition of comics of Aleksandar Zolotić),
- Exhibition of sculptures of Živorad Ciglić Cigla,
- Exhibition of original art works of three top contemporary Iranian painters,
- Humanitarian exhibition whose proceeds go to eliminating the consequences of floods,
- Exhibition of paintings of Danica Masniković "Art Animals - Blue".

In 2014, the Bank, even more than ever, has been very engaged in projects of social responsibility. The first half of the year, in addition to permanent campaigns of supporting the young people, was undoubtedly marked by involvement in aid to flood victims (with over RSD 22 million of financial support).

By the end of the year in campaign "Together for babies", nearly RSD 19 million were collected and donated to maternity wards across Serbia.

