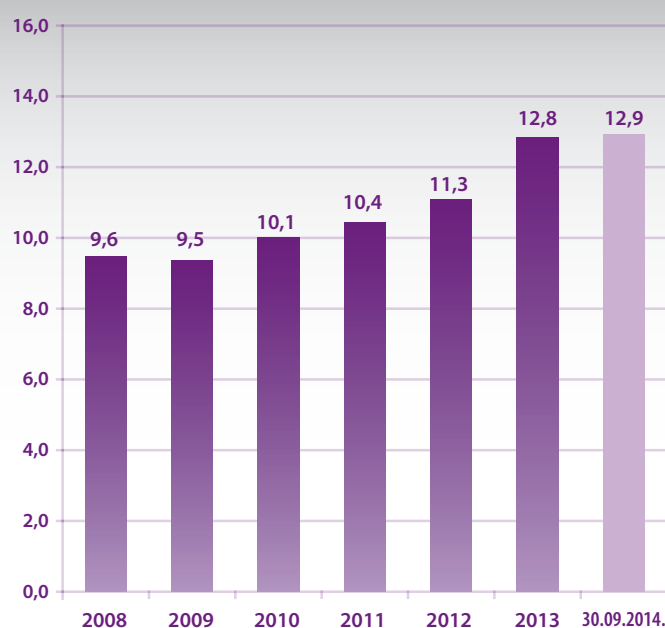


KEY INDICATORS OF BANK PERFORMANCE

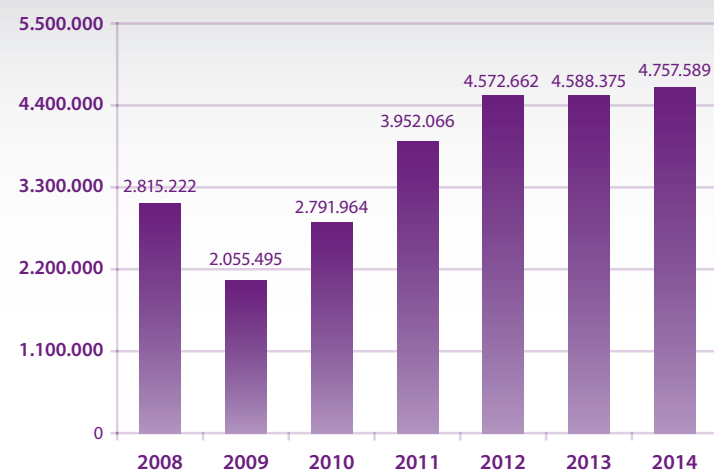
BALANCE-SHEET ASSETS IN 000 RSD



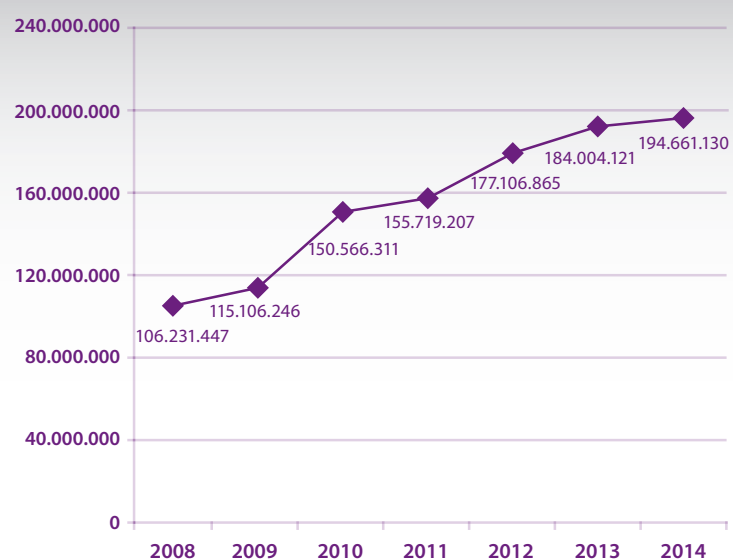
MARKET SHARE IN %



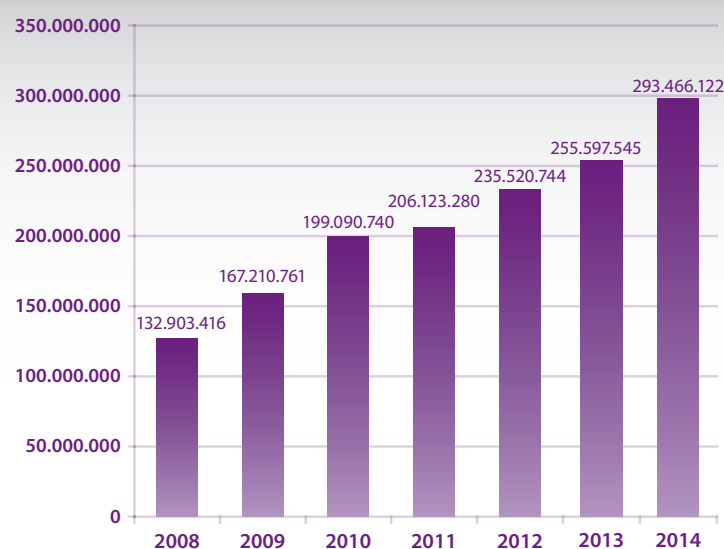
OPERATING PROFIT IN 000 RSD



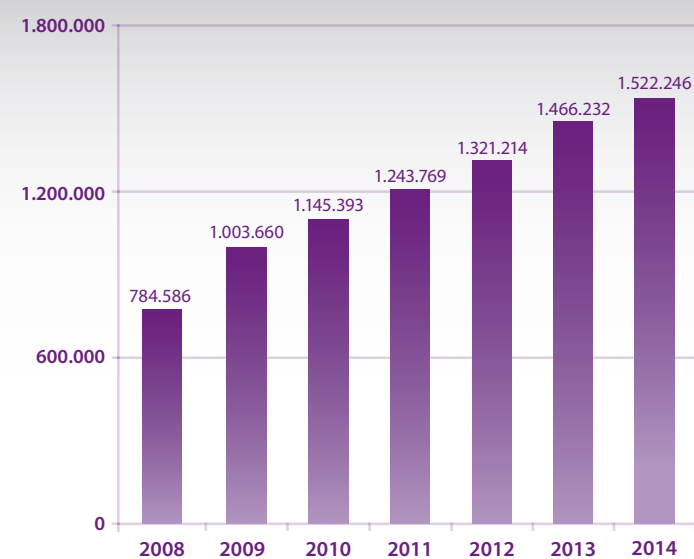
TOTAL LOANS TO CUSTOMERS IN 000 RSD



TOTAL DEPOSITS FROM CUSTOMERS IN 000 RSD



FX SAVINGS IN 000 EUR



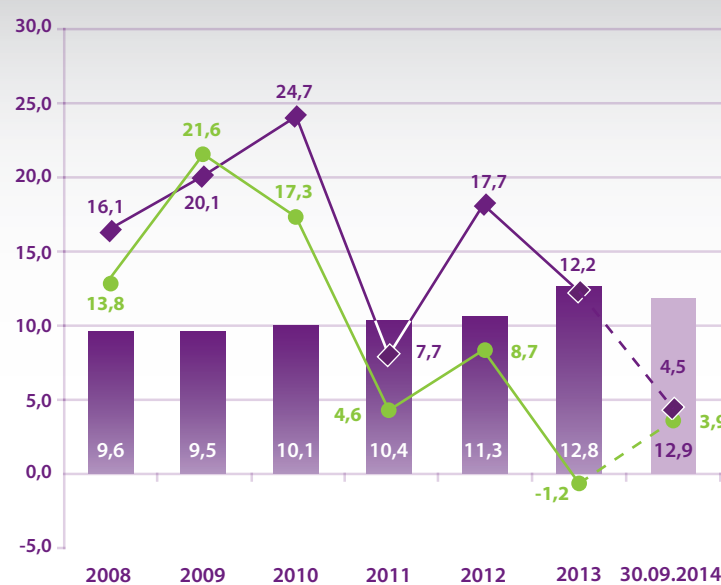
PROFITABILITY RATIOS IN %

- ROE-profit / average share capital
- ROA-profit / average balance-sheet assets
- ◇ ROE-profit / average total capital



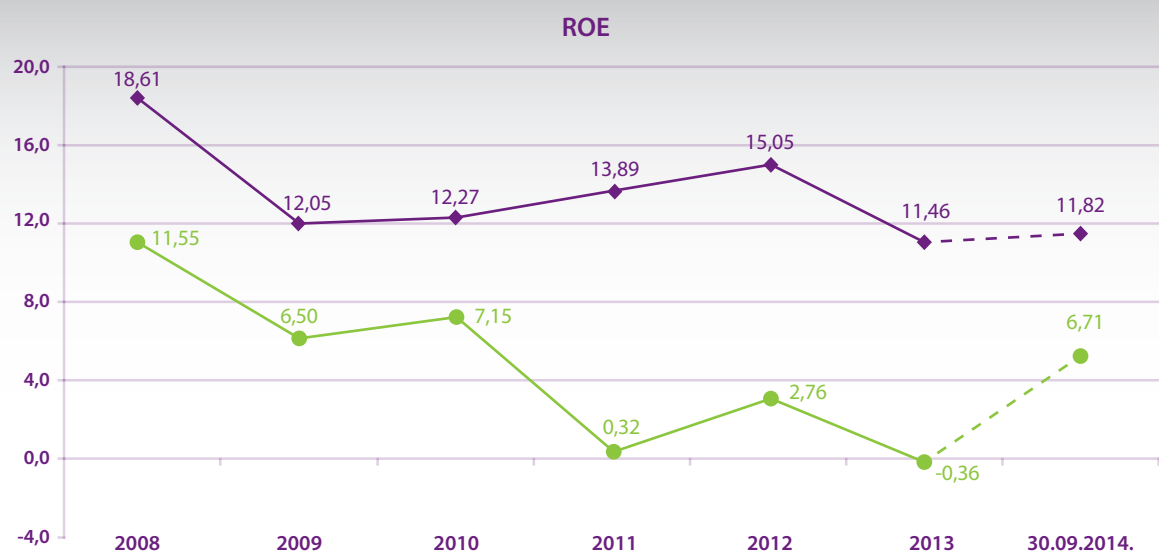
KB AND THE BANKING SECTOR - GROWTH AND MARKET SHARE IN %

- KB market share
- Annual growth of the banking sector
- ◆ KB annual growth



BANKING SECTOR - PROFITABILITY IN %

- ◆ KB
- Banking sector



CAPITAL ADEQUACY

- Banking sector
- KB

