



REPORT

on Disclosure of Data and Information of Komercijalna banka AD Beograd as at 30.06.2012

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1. INTRODUCTION

- Komercijalna banka AD Beograd (hereinafter: the Bank) in conformance with the Law on Banks and the Decision on Disclosure of Bank data and information discloses a report with the balance as at 30.06.2012 which, as required by the regulations, contains quantitative data about:
 - Capital;
 - Capital adequacy;
 - Mitigation techniques.
- The Report is publicly disclosed on the Bank's internet domain (www.kombank.com).



2. BANK CAPITAL

- Quantitative data on the Bank' capital include:
 - Amount of core and supplementary capital;
 - Overview of individual elements of capital;
 - Capital deductibles;
 - Amount of total capital.

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No.	Item	30.06.2012.	31.12.2011.
1.	CORE CAPITAL (1.1.+1.2.+1.3.+1.4.-1.5.)	38,379,284	41,749,118
1.1.	Nominal value of paid up shares, except preference cumulative shares	13,881,010	13,881,010
1.1.1.	Paid up ordinary shares	8,709,310	8,709,310
1.1.2.	Paid up priority non-cumulative shares	373,510	373,510
1.1.3.	Paid up preference convertible bank shares	4,798,190	4,798,190
1.2.	Issue premium	14,581,543	14,581,543
1.3.	Reserves from profit	14,785,440	11,635,440
1.4.	Profit of current year	-	2,500,000
1.5.	Deductible items from core capital	4,868,709	848,875
1.5.1.	Intangible investments	562,448	555,415
1.5.2.	Amount of bank shares taken in pledge, except preference cumulative shares	232,236	229,520
1.5.3.	Unrealized losses from securities available for sale	77,483	63,940
1.5.4.	Required reserve from the profit for estimated losses under balance sheet assets and off-balance sheet items of the bank	3,996,542	-
2.	SUPPLEMENTARY CAPITAL	6,475,614	5,852,703
2.1.	Part of revaluation reserves of the bank	684,599	620,658
2.2.	Subordinated debt	5,791,015	5,232,045
3.	CAPITAL DEDUCTIBLES	17,544,981	20,655,322
3.1.	Direct and indirect investment in banks and other entities in the financial sector in an amount higher than 10% of the capital of such banks or other entities	5,555,355	5,555,355
3.2.	Required reserve from the profit for estimated losses under balance sheet assets and off-balance sheet items of the bank	11,989,626	15,099,967
4.	REGULATORY CAPITAL	27,309,917	26,946,499

- In 2012, in accordance with the Decision on Capital Adequacy, 75% of the amount of required reserve for estimated losses under balance sheet assets and off-balance sheet items is a capital deductible (2011: deductible item from core capital).

3. CAPITAL ADEQUACY

- The Bank calculates capital adequacy ratio and capital requirements in accordance with the regulations from the National Bank of Serbia, using standardized approach for the following risks:
 - Credit risk;
 - Market risks;
 - Operational risk.

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Capital Requirements	30.06.2012.	31.12.2011.
Credit risk, counterparty risk and settlement/delivery risk based on free deliveries	19,323,341	17,057,078
Exposures to states and central banks	-	-
Exposures to territorial autonomies and local self-government units	78,692	76,206
Exposures to international development banks	1,286	-
Exposures to banks	968,415	478,388
Exposures to corporate entities	11,528,806	10,189,603
Exposures to natural persons	2,925,879	2,713,780
Exposures secured by mortgages on real property	1,965,834	2,029,002
Due outstanding receivables	332,152	83,599
Other exposures	1,522,277	1,486,501
Market Risks	-	-
Capital requirement for price risk based on debt securities	-	-
Capital requirement for price risk based on equity securities	-	-
Capital requirement for foreign exchange risk	-	-
Capital requirement for commodity risk	-	-
Operational Risks	1,823,617	1,692,643
Exposure to operational risk	1,823,617	1,692,643
Total capital requirements	21,146,958	18,749,721
Capital adequacy ratio (minimum 12%)	15.50%	17.25%

- The Bank does not calculate capital requirements for FX risk since the FX risk ratio is below 2%. Also, the Bank includes the Trading Book positions in the calculation of the capital requirement for credit risk, given the value and the share of Trading Book in total operations.

4. CREDIT RISK MITIGATION TECHNIQUES

- The Bank discloses quantitative data about mitigation techniques that cover the total amount of exposure secured by:
 - Material credit protection instruments, after applying the volatility factor by class of exposure;
 - Non-material credit protection instruments by class of exposure.

Report on Disclosure of Data and Information of Komercijalna banka AD Beograd as at 30.06.2012

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Exposure to credit risk	Amount of exposures secured by non-material credit protection instruments		Amount of exposures secured by material credit protection instruments	
	30.06.2012	31.12.2011	30.06.2012	31.12.2011
States and central banks	-	-	-	-
Territorial autonomies and local self-government units	-	-	-	-
International development banks	-	-	-	-
Banks	236,248	-	-	-
Companies	1,585,730	1,348,559	5,516,982	4,121,058
Natural persons	1,147,641	1,367,998	-	23
Exposures secured by mortgages on real property	128,424	6,818	-	-
Due outstanding receivables	12,956	13,604	-	-
Other exposures	66,107	2,938	-	-
Total	3,177,106	2,739,917	5,516,982	4,121,080

* Note: exposure presented after application of the conversion factor and volatility factor