



REPORT

on Disclosure of Data and Information of Komercijalna banka AD Beograd as at 30.06.2013

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1. INTRODUCTION

- Komercijalna banka AD Beograd (hereinafter: the Bank) in compliance with the Law on Banks and the Decision on Disclosure of Bank Data and Information, further in this document, discloses a report with the balance as at 30.06.2012 which, as required by the regulations, contains quantitative data about the following:
 - 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.

Capital structure		RSD 000	
Item	30.06.2013	31.12.2012	
CORE CAPITAL (1.1.+1.2.+1.3.+1.4.-1.5.)	44,118,024	50,696,348	
Nominal value of paid up shares, except preference cumulative shares	17,191,466	17,191,466	
Paid up ordinary shares	8,709,310	8,709,310	
Paid up priority non-cumulative shares	373,510	373,510	
Paid up preference convertible bank shares	8,108,646	8,108,646	
Issue premium	22,843,084	22,843,084	
Reserves from profit	14,785,440	14,785,440	
Profit of current year	-	-	
Deductible items from core capital	10,701,966	4,123,642	
Intangible investments	628,812	600,438	
Amount of bank shares taken in pledge, except preference cumulative shares	290,274	151,903	
Unrealized losses from securities available for sale	321,203	7,016	
Required reserve from the profit for estimated losses under balance sheet assets and off-balance sheet items of the bank	9,461,677	3,364,285	
SUPPLEMENTARY CAPITAL	5,594,777	5,329,728	
Part of revaluation reserves of the bank	1,027,917	780,996	
Subordinated debt	4,566,860	4,548,732	
CAPITAL DEDUCTIBLES	15,017,032	15,648,210	
Direct and indirect investment in banks and other entities in the financial sector in an amount higher than 10% of the capital of such	5,555,355	5,555,355	
Required reserve from the profit for estimated losses under balance sheet assets and off-balance sheet items of the bank	9,461,677	10,092,855	
TOTAL CORE CAPITAL	34,695,769	40,377,866	
TOTAL SUPPLEMENTARY CAPITAL	-	-	
REGULATORY CAPITAL	34,695,769	40,377,866	

- In 2013, in accordance with the Decision on Capital Adequacy, 50% of the amount of required reserve for estimated losses under balance sheet assets and off-balance sheet items forms a core capital deductible.

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.

RSD 000

Capital Requirements	30.06.2013.	31.12.2012.
Credit risk, counterparty risk and settlement/delivery risk based on free deliveries	19,437,972	20,319,961
Exposures to states and central banks	-	-
Exposures to territorial autonomies and local self-government units	63,992	70,875
Exposures to international development banks	1,211	1,362
Exposures to banks	710,015	758,374
Exposures to corporate entities	11,376,644	12,126,365
Exposures to natural persons	3,099,676	2,832,817
Exposures secured by mortgages on real property	2,398,983	2,414,031
Due outstanding receivables	268,846	610,519
Other exposures	1,518,605	1,505,618
Market Risks	278,744	-
Capital requirement for price risk based on debt securities	-	-
Capital requirement for price risk based on equity securities	-	-
Capital requirement for foreign exchange risk	278,744	-
Capital requirement for commodity risk	-	-
Operational Risks	2,000,237	1,823,619
Exposure to operational risk	2,000,237	1,823,619
Total capital requirements	21,716,953	22,143,580
Capital adequacy ratio (minimum 12%)	19.17%	21.88%

- The Bank includes items from the trading book into calculation of capital requirement for credit risk, given that the value and the share of the trading book in total operations do not oblige the Bank to allocate special capital requirement for market risk.
- Capital requirement for FX risk has been calculated given that FX risk ratio exceeds 2%.

Structure of allocated funds for capital requirement for operational risk
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Business Line	Exposure ratio			Capital requirement rate	Capital requirement
	2010.	2011.	2012.		
1. Lending to economic entities	4,208	5,810	7,532	18%	2,000,237
2. Trade and sale	(3,941,551)	(1,428,986)	(5,389,994)	18%	
3. Brokerage operations with physical persons	3,713	5,047	3,655	12%	
4. Banking operations with legal entities	14,233,455	8,759,726	17,004,123	15%	
5. Banking operations with physical persons	813,684	5,408,320	2,322,993	12%	
6. Payment transactions	1,428,436	1,528,060	1,703,366	18%	
7. Agency services	16,004	24,426	30,568	15%	
8. Asset management	112,951	161,800	213,069	12%	

4. 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.

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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	
	30.06.2013	31.12.2012	30.06.2013	31.12.2012
States and central banks	-	-	-	-
Territorial autonomies and local self-government units	-	-	-	-
International development banks	-	-	-	-
Banks	-	-	-	-
Companies	1,114,260	1,368,171	8,498,711	6,430,734
Natural persons	713,239	780,971	-	939
Exposures secured by mortgages on real estate	13,141	61,157	-	-
Due outstanding receivables	5,184	164,963	-	-
Other exposures	36,960	58,464	-	-
Total	1,882,785	2,433,727	8,498,711	6,431,673

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