



REPORT

on Disclosure of Data and Information of the Group Komercijalna banka A.D.
Beograd as at 30.06.2012

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1. INTRODUCTION

- The Banking Group Komercijalna banka (hereinafter: the Group) discloses below, in conformance with the Law on Banks and the Decision on Disclosure of Bank Data and Information, the Report with the balance as at 30.06.2012 which, in accordance with regulations, contains quantitative data about:
 - Capital;
 - Capital adequacy;
 - Mitigation techniques.
- The Report is publicly disclosed on the parent bank's internet domain (www.kombank.com).

EXECUTIVE BOARD OF THE BANK



Andrijana Milanović
Member of the Executive Board



Ivica Smolić
President of the Executive Board



2. BANK CAPITAL

- Quantitative data on the Group's capital includes:
 - 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.)	40,742,085	43,190,509
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 the profit	15,483,965	12,261,613
1.4.	Profit of current year	442,666	2,500,000
1.5.	Deductible items from core capital	5,140,769	897,204
1.5.1.	Intangible investments	613,254	603,744
1.5.2.	Amount of bank shares taken in pledge, except preference cumulative shares	232,236	229,520
1.5.3.	Non-realized losses based on 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	4,217,796	-
1.6.	Minority stakes in subordinate companies	64	56
1.7.	Other positive consolidated reserves	1,493,606	863,491
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.	ITEMS DEDUCTIBLE FROM CAPITAL	12,842,346	16,004,691
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	188,957	188,902
3.2.	Required reserve from profit for estimated losses under balance sheet assets and off-balance sheet items of the bank	12,653,389	15,815,789
4.	REGULATORY CAPITAL	34,375,353	33,038,521

- 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 Group 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 delivery/settlement risk based on free deliveries	22,323,055	19,791,944
Exposures to states and central banks	586,801	924,296
Exposures to territorial autonomies and local self-government units	274,982	159,905
Exposures to international development banks	1,934	-
Exposures to banks	1,004,840	426,976
Exposures to corporate entities	13,003,371	11,334,808
Exposures to natural persons	3,317,132	2,949,225
Exposures secured by mortgages on real property	2,021,526	2,256,486
Due outstanding receivables	514,932	151,384
Other exposures	1,597,537	1,588,864
Market Risks	32,987	52,335
Capital requirement for price risk based on debt securities	-	-
Capital requirement for price risk based on equity securities	-	-
Capital requirement for foreign exchange risk	32,987	52,335
Capital requirement for commodity risk	-	-
Operational Risks	2,005,952	1,860,784
Exposure to operational risk	2,005,952	1,860,784
Total capital requirements	24,361,994	21,705,063
Capital adequacy ratio (minimum 12%)	16.93%	18.27%

- The Group includes the Trading Book positions in the calculation of the capital requirement for credit risk given the value and share of the Trading Book in total operations.

4. CREDIT RISK MITIGATION TECHNIQUES

- The Group 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 the Group Komercijalna banka AD Beograd as at 30.06.2012

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Exposure to credit risk	Amount of exposures secured by material credit protection instruments		Amount of exposures secured by non-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-	-	-	-	-
International development banks	-	-	-	-
Banks	236,248	-	-	-
Companies	1,623,620	1,398,969	5,516,982	4,137,688
Natural persons	1,221,208	1,379,463	-	23
Exposures secured by mortgages on real property	241,202	6,818	-	-
Due outstanding receivables	13,311	13,604	-	-
Other exposures	66,384	2,938	-	-
Total	3,401,975	2,739,917	5,516,982	4,137,688

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