

**KEY  
UNAUDITED FINANCIAL DATA  
FY2020**

**KOMERCIJALNA BANKA  
&  
KOMERCIJALNA BANKA GROUP**

FY2020



## Key Performance Indicators of Komercijalna banka

### Komercijalna Banka group<sup>(1)</sup>

in EUR million	Komercijalna Banka, Beograd		Komercijalna Banka, Banja Luka		Komercijalna Banka, Podgorica		Kombank INvest		Komercijalna Banka group (consolidated)	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
Net interest income	103	107	5	5	5	5			113	117
Net fee and commission income	41	45	2	2	1	2			45	49
Operating costs	98	94	6	6	6	5	0.2	0.2	110	105
Net impairments and provisions	-9	21	0	0	-1	-1	0.001	0.025	-11	13
Result after tax <sup>(i)</sup>	25	76	1	1	1	1			26	71
Total assets	3,907	3,677	236	250	154	156	1.5	1.4	4,255	4,046
Net loans to customers	1,630	1,579	155	151	104	88			1,866	1,771
Deposits	3,194	2,874	153	177	120	125			3,455	3,155
ROE <sup>(ii)</sup>	5.6%	11.7%	2.3%	3.8%	2.6%	4.8%	0.4%	1.9%	5.5%	10.2%
Interest margin <sup>(iii)</sup>	2.7%	3.0%	2.3%	2.2%	3.3%	3.3%			2.7%	3.0%
CIR	68.1%	61.8%	87.6%	86.5%	85.3%	83.6%			69.2%	63.7%
LTD	51.0%	54.9%	101.8%	85.2%	86.7%	70.7%			54.0%	56.1%
NPL ratio <sup>(iii)</sup>	7.8%	7.2%	2.1%	5.8%	4.9%	5.8%			7.2%	7.0%
# of employees	2,669	2,744	163	159	146	148	5	5	2,983	3,056

<sup>(i)</sup> Profit before tax for Komercijalna banka Banja Luka and Komercijalna banka Podgorica

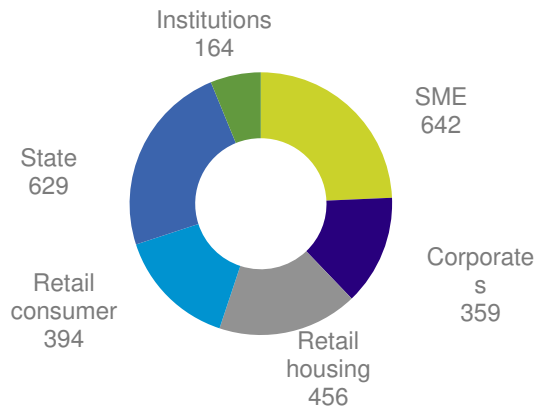
<sup>(ii)</sup> Total capital

<sup>(iii)</sup> Total Assets

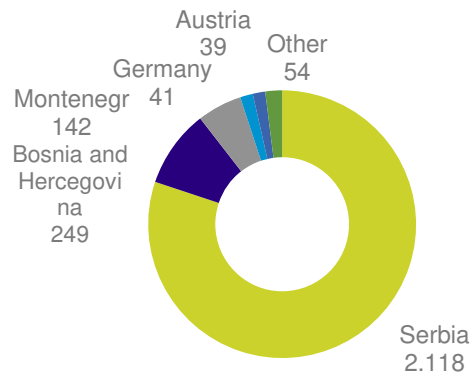
# Diversified Credit Portfolio of KB Group

Credit portfolio<sup>(1)</sup> (KB Banks, 31 Dec 2020, EURm)

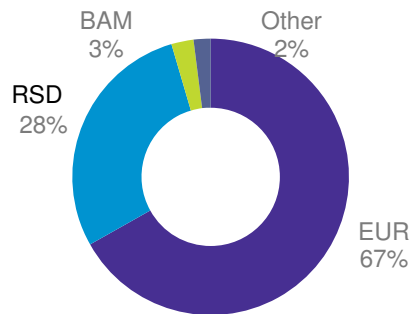
Credit portfolio<sup>(1)</sup> by segment



Credit portfolio<sup>(1)</sup> by geography



Credit portfolio<sup>(1)</sup> by currency



Top 10 industries	
INDUSTRY	Exposure (%)
Wholesale and retail trade	17.9%
Agriculture, forestry and fishing	12.5%
Manufacturing	11.2%
Construction industry	10.6%
Electricity, gas, steam and air condition	8.7%
Public admin., defence, compulsory social.	8.6%
Information and communication	6.9%
Mining and quarrying	4.8%
Real estate activities	3.9%
Transport and storage	3.7%

Source: Company information

Note: (1) Credit portfolio is recognised at fair value.

## KB's Market Share and No. of Clients

MARKET SHARE	
<b>Total RETAIL Placements</b>	<b>8.46%</b>
Private individuals	8.00%
Housing loans	10.31%
Consumer loans	6.77%
Overdrafts	14.57%
Agro business	14.85%
Micro business	8.44%
<b>Total RETAIL Savings</b>	<b>17.21%</b>
<b>Total CORPORATE Placements</b>	<b>6.4%</b>
<b>Total CORPORATE Deposits</b>	<b>12.24%</b>

ACTIVE CLIENTS	
<b>KB Bank Retail *</b>	<b>842,164</b>
Private individuals	727,104
Agro business	79,180
Micro business	35,880
<b>KB Bank Corporate *</b>	<b>7,324</b>

**\* Definitions for Active clients:**

- ✓ Individuals and farmers: all clients with loans, overdrafts, credit card with at least 3 months, positive balance on current account with at least 1 trnx in the last 3 months or any deposit over RSD 1.000.
- ✓ Micro clients: all clients with exposure of deposits over EUR 10.000.
- ✓ Corporate: all clients (PL+NPL) with total exposure (PL+NPL) >0 and/or deposits above RSD 10.000 and at least 1 trnx on the current account in the last 3 month