

Pursuant to the Decision of the National Bank of the Republic of North Macedonia on publishing reports and data by the Bank (Official Gazette No.134/2007), Komercijalna Banka AD Skopje hereby announces:

REPORT AND DATA
as at 30.06.2020
announced on 31.07.2020

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 - 1.1. Data on the bank group
2. Data on the shareholder structure of the Bank
 - shareholders with qualified participation and
 - total number of shareholders without qualified participation
3. Data on the Bank's own funds and capital adequacy

1. DATA ON THE BANK		Item 8
1. Name Registered office Corporate number	Komercijalna Banka AD Skopje Orce Nikolov No.3, 1000 Skopje 4065573	
2. Organization structure	<u>Organization structure</u>	
Number of employees	1005	
3. Financial activities the Bank is licensed to perform pursuant to the license for foundation and operation issued by the Governor of NBRNM	<ul style="list-style-type: none"> • Accepting deposits and other repayable sources of funds; • Lending activities in the country, including factoring and financing commercial transactions; • Lending abroad, including factoring and financing commercial transactions; • Issuance and administration of means of payment (money cards, cheques, travelers cheques, bills of exchange); • Issuance of electronic money, if regulated by separate law; • Financial leasing; • Currency exchange operations; • Domestic and international payment operations, including purchase/sale of foreign currency; • Fast money transfer; • Issuance of payment guarantees, backing guarantees and other forms of collateral; • Lease of safe boxes, depositories and depots, • Trade in instruments on the money market; • Trade in foreign assets, including trade in precious metals; • Trade in securities; • Trade in financial derivatives; • Management of assets and securities portfolio of clients and/or investment consulting for clients; • Providing services of a custodian bank to investment and pension funds; • Purchasing/selling, underwriting or placements of securities issue; • Custody of securities for clients; • Advising legal entities regarding the capital structure, business strategy or other related matters or providing services related to mergers or acquisitions of legal entities; 	

- Sale of insurance policies;
- Intermediation in concluding credit and loan agreements;
- Processing and analyzing information on creditworthiness of legal entities;
- Economic and financial consulting;
- Sale of stakes in investment funds
- Representation in insurance;
- Other financial services specified by law that may be carried out by a bank.

Decision No. 2064, No. 5791, No. 15815 and No.15-150/18 of the Governor of NBRNM

4. Financial activities currently performed by the Bank

- Accepting deposits and other repayable sources of funds;
- Lending activities in the country, including factoring and financing commercial transactions;
- Lending activities abroad, including factoring and financing commercial transactions;
- Issuance and administration of means of payment (money cards, cheques, travelers cheques, bills of exchange);
- Exchange operations;
- Domestic and international payment operations, including purchase/sale of foreign currency;
- Fast money transfer;
- Issuance of payment guarantees, backing guarantees and other forms of collateral;
- Lease of safe boxes, depositories and depots;
- Trade in instruments on the money market;
- Trade in foreign currencies;
- Trade in securities;
- Providing services of a custodian bank to investment and pension funds;
- Safekeeping clients' securities;
- Sale of insurance policies;
- Processing and analyzing information on creditworthiness of legal entities;
- Sale of stakes in investment funds
- Representation in insurance and
- Other financial services specified by law that may be carried out by a bank.

5. Financial activities for which the Governor of NBRNM had sentenced prohibition or limitation for their exercising, or are subject to withdrawn license

NONE

1.1. DATA ON THE BANKING GROUP

Item 9

Line 3
Participation of the Bank in the total number of shares and in the voting shares in each member of the banking group

KB PRVO PENZISKO DRUSTVO AD SKOPJE

Mitropolit Teodosij Gologanov no.6, 1000 Skopje, Republic of North Macedonia
Main activity: Pension funds management

Participation in the total number of shares: **49%**
Participation in the total number of voting shares: **49%**

KB PUBLIKUM INVEST AD SKOPJE

Str. Ss. Kiril and Metodij no.50, 1000 Skopje, Republic of North Macedonia
Main activity: Investment funds management

Participation in the total number of shares: **64.29%**
Participation in the total number of voting shares: **64.29%**

2. DATA ON THE SHAREHOLDERS' STRUCTURE OF THE BANK

Item 11

1. Name, address, legal form, main business line and percent of participation in the total number of shares and in the total number of issued voting shares of the Bank for shareholders legal entities with qualified participation

1. ADORA INGINERING DOOEL export import Skopje
Ul. Orce Nikolov No. 182A
Limited Liability Company (Sole Proprietorship),
Main activity: construction of residential and non-residential buildings
- Participation in the total shares: 12.850%,
 - Participation in the total number of voting shares: 12.858%

2. Name, family name, address and percent of participation in the total number of shares and in the total number of issued voting shares of the Bank for shareholders individuals with qualified participation

NONE

Item 11 paragraph 2
Total number and total participation in the total number of shares and in the total number of issued voting shares of the Bank without qualified participation in the Bank

Number of shareholders – individuals without qualified participation in the Bank 4,752

Participation of shareholders – individuals in the total number of shares issued by the Bank: 41.925%

Participation of shareholders – individuals in the total number of voting shares issued: 41.947%

Number of shareholders – legal entities without qualified participation in the Bank: 364¹

Participation of shareholders – legal entities in the total number of shares issued by the Bank: 45.225%

Participation of shareholders – legal entities in the total number of voting shares: 45.195%

3. DATA ON THE OWN FUNDS AND CAPITAL ADEQUACY OF THE BANK

Item 12

1. Amount of the initial capital registered in the Central Register

MKD 2,279,067,000.00

2. Number of shares of each kind and class and nominal amount of shares

Ordinary shares: **2,279,067**
Nominal value per share: **MKD 1,000.00**

3. Description of characteristics of the basic components of own funds

[DESCRIPTION OF THE OWN FUNDS](#)

¹As at the date of the report, 4 (four) summary accounts were recorded in the shareholders structure of the Bank on which, pursuant to the Law on Securities, the Bank's shares are kept on behalf of an individual client or more non-resident clients of the custodian bank in whose name the account has been opened.

4. Amount and components of the core capital, set by the Decision on the Methodology for determination of the capital adequacy	<u>REPORT ON THE BANK'S OWN FUNDS</u>
5. Amount and components of the supplementary capital, as well as their amount which, pursuant to the Methodology for determination of the capital adequacy, may be part of the own funds of the Bank	<u>As at 30.06.2020, the Bank does not dispose Tier 2 (supplementary) capital.</u>
6. Type of deductions from the core capital and supplementary capital and the amount thereof	Deductions from the core (CET1) capital refer to licenses, patents and other intangibles are MKD 29.66 million .
7. Total amount of own funds and capital adequacy ratio	<u>REPORT ON THE CAPITAL ADEQUACY RATIO</u>
8. Amount of the capital required for covering the credit risk set out by the Methodology for determination of the capital, disclosed separately for balance sheet and off-balance sheet items	<p>Total capital required for covering <i>the credit risk</i> is in the amount of MKD 4,891.70 million.</p> <p>The capital required for covering the credit risk for <i>balance sheet items</i> is in the amount of MKD 4,526.66 million.</p> <p>The capital required for covering the credit risk for <i>off-balance sheet items</i> is in the amount of MKD 365.04 million.</p>
9. Amount of the capital required for covering the currency risk set out by the Methodology for determination of the capital adequacy	As of 30.06.2020, the Bank does not exceed the limitation under item 29 of the Decision on the methodology for determining of the capital adequacy (Official Gazette of RM, No. 47/2012), so the Bank need not to have the capital required for to cover currency risks.
10. Amount of the capital required for covering the market risk set out by the Methodology for determination of the capital adequacy	As at 30.06.2020, the Bank does not exceed the limitation under item 30 of the Decision on the methodology for determination of the capital adequacy (Official Gazette No.47/2012), so, the Bank is not obliged to have capital required for covering the <i>market risks</i> .
11. Amount of the capital required for covering the risk from changed prices of goods	/
12. Amount of the capital required for covering settlement/delivery risk	/
13. Amount of the capital required for covering the counterparty risk	The capital required for covering the counterparty risk is in the amount of MKD 260 thousand
14. Amount of the capital required for covering the operational risk	The capital required for covering the operational risk is in the amount of MKD 537,36 million

15. Amount of the capital required for covering other risks if the Bank at its own assessment had set additional amount of capital needed to cover those risks or if NBRNM had set additional amount of required capital due to the nature, type and volume of activities performed by the Bank and the risks it is exposed to as a result of those activities

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