

Market

Komercijalna Banka AD Skopje is one of the leading banks in the Republic of Macedonia which in its long-lasting existence has built an image of a bank with tradition, trust, safety, innovativeness and firm domestic and international reputation.

Traditionally, the Bank holds around 30 percent of the Macedonian banking market and is at the first place in the Republic of Macedonia in several important categories, such as: total assets size, household deposits, loans approved to non-financial legal entities, financing their international trade operations and number of accounts opened to legal entities, and it is second by size in terms of capital.

Komercijalna Banka AD Skopje has investments in a subsidiary – investment funds management company KB Publikum AD Skopje, manages over 60 percent of the total net assets of the investment funds in the Republic of Macedonia and in an associated company - pension funds management company KB Prvo penzisko drustvo AD Skopje, which currently has over 50 percent market share in terms of value of the net-assets of pension funds, as well as in terms of the total number of mandatory and voluntary pension insurees.

(individuals), as well as around 1,200 active users of e-banking services (legal entities).

The Bank is leader in financial mediation on the capital market with realized share of 58.6 percent of the total turnover of the Macedonian Stock Exchange as at 31.12.2014. As at 31.12.2015 the percent is significantly lower and is 16 percent, but it is a result of the high comparable base of 2014 when high turnover was realized through a public bidding of shares issued by ArcelorMittal CRM Skopje – client of the Bank.

For sixty years now the Bank has been devoting all of its available resources to help its clients realize their ambitions. The Bank is well staffed for any future projects and with its highly professional employees can smoothly apply the new standards in its operation. Apart from the human, the Bank also has financial resources which it manages to increase and keep even in unfavourable times, due to the right decisions of shareholders and management of the Bank.



Company is 13,171. In 2009, the Bank, along with Publikum Holding DOO Ljubljana, Pom-Invest DD Maribor and Forleks S.R.L. established the investment fund management company KB Publikum invest AD Skopje.

Product

Komercijalna Banka AD Skopje is a bank that offers a wide range of banking activities through its wide spread network of city-branches, branches, ATMs and POS terminals. When creating its offer, the Bank follows the latest developments in the banking market incorporated with the latest achievements in technology thus making bank products and offering services with many advantages for the end users.

Within the portfolio of banking activities for citizens the most attractive ones are payment debit cards and credit cards from the Visa and MasterCard program. Out of all cards of the Bank we would like to mention the gift card of Komercijalna Banka and Skopje City Mall, which is the first card of a kind in the Republic of Macedonia.

Recent Developments

In the recent years of its operation, in order to offer solutions to clients how to save their precious time, solutions that in dynamic living conditions will allow easier accessibility to bank services from any place and at any time, Komercijalna Banka has enriched its offer with new contactless payment cards which make the process of buying much simpler and safer; with new credit products created as per needs of clients and with new canals for using the bank services.



Achievements

Komercijalna Banka AD Skopje is a bank that nourishes values, supports the stability in any circumstances, a bank that builds the trust through a frank communication with its clients, respecting their individuality and offering secure and quality services and therefore it is traditionally the first bank to be chosen by clients.

In the past 60 years the Bank grew up and developed as a bank for all citizens, companies and its partners. Nowadays, Komercijalna Banka AD Skopje is a universal bank, which offers a wide range of bank products and services, including loans to citizens, corporate lending, brokerage services and management of the clients' property.

As at the end of 2015 Komercijalna Banka has over 41,000 corporate clients and over 908,000 citizens. The Bank has 85,837 users of services through Internet (individuals) and 6,962 users of the services of mobile banking

History

The beginning of Komercijalna Banka is noted in the faraway 1955 when Komunalna Banka of the city of Skopje was established upon a Decision of the National Committee of the city of Skopje.

In the years following the beginning, the Bank was adapted and transformed in accordance with all characteristics of the society and economic system in the country. In the last decade of the twentieth century, incorporating the economic and market categories and principles in the banking operations, the Bank was the first bank in the country to transform itself into a shareholding company and since 29.12.1989 has taken the current name Komercijalna Banka AD Skopje.

In 1998, by a decision of the Managing Board of the Bank the brokerage company KB-Broker was established, the first one of a kind in the Republic of Macedonia. Shares issued by the Bank in 2003 started to be listed on the official market of the Macedonian Stock Exchange, and from 2007 they started to be listed in the segment of super listing as well. In June 2005, as a result of the reform in the pension system, Komercijalna Banka along with Prva pokojninska druzba from Ljubljana established KB Prvo penzisko drustvo. Total number of members and temporarily assigned persons in the Mandatory fund managed by KB Prvo penzisko drustvo – Skopje as at 31.03.2016 is 211,366, while as at the same date the number of members in the voluntary fund managed by the





Out of the new canals for using the bank services the Bank put accent on the internet bank and mobile banking, mBanka of Komercijalna Banka. The platform these canals have been developed on had been in details designed by the Bank and is in accordance with the needs of the end users.

The Bank supports numerous projects in the sphere of culture, arts and sports; this support means promotion of the spiritual values and active participation in the creation of the social life in the Republic of Macedonia. Komercijalna Banka AD Skopje takes active participation in the creation and transfer of new knowledge, in realization of scientific works and studies of renowned and eminent authors in the sphere of economy and supports great number of conferences of national and international importance.

According to the recent brand analyses and surveys of clients' satisfaction from the services offered by Komercijalna Banka that were carried out by renowned public opinion survey agencies and marketing agencies, Komercijalna Banka is a brand recognizable for the citizens and for the companies in the Republic of Macedonia and brand that means confidence.

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Promotion

The starting point of Komercijalna Banka AD Skopje in its promotion activities is the corporate values that reflect the beliefs shared with the Bank by all related parties – the clients, employees, shareholders and partners. These are values that reflect the business culture and the priorities defined by the corporate mission, and refer to the tradition, efficiency, trust, transparency, innovation, social responsibility and team work. Komercijalna Banka realizes numerous activities for communication with the target groups aimed towards presentation of the Bank and its products and services.

Being a socially responsible company, Komercijalna Banka AD Skopje pays special attention and uses analytical approach in monitoring the circumstances in the community, taking always into account the complex socio-economic conditions its business activities are performed in, as well as the consequences the overall social developments have on certain target groups. The Bank, with its main business activity, participates in designing the future, the stability and economic prosperity of the country, and everyone's engagement and contribution are important to make the success come true.

The realization of the humanitarian projects has great positive effect on the corporate culture of the Bank and on the employees' social responsibility awareness. Komercijalna Banka runs active policy for donations and support to individuals and institutions in need of such support. The Bank is unselfishly involved in numerous humanitarian actions, in projects for protection of traditional, natural and historic values of the Republic of Macedonia, supports different social responsibility projects of associations and public institutions, provides financial support to the most poverty-stricken categories of citizens in need of urgent support and encourages its employees to be socially responsible by their participation in different manifestations and events of humanitarian character.

Brand Values

Komercijalna Banka is a bank that nourishes the values, supports the stability in any conditions and it is a bank, which, as tradition, is the first choice of the clients.



THINGS YOU DIDN'T KNOW ABOUT...

KOMERCIJALNA BANKA AD SKOPJE

- In 1977, Komercijalna Banka was the first bank that introduced checking accounts for the citizens.
- On 17.05.1993, the Bank organized and started the first FX internal market ever organized in the Republic of Macedonia.
- The Bank issued the first payment card in 1995 and the very next year installed the first ATM on the territory of the Republic of Macedonia.
- Komercijalna Banka is a bank with numerous international and national certificates of recognition, sevenfold winner of "Bank of the Year" award of the renowned magazine "The Banker" and twelve years in a row proclaimed "The Best Bank in the Republic of Macedonia" by "Global Finance" Magazine.
- Komercijalna Banka AD Skopje is the first one from the banks in the Republic of Macedonia and among the first large companies that, starting from 2013, enabled easier access to and use of the banking products and services for the blind. This project brought the national award for "The Most Innovative Project" in 2014 to the Bank in a competition of large companies for Social Responsible Practices, which was supported by EU.