# poštovani čitaoci

Uspeh kao pojam u sebi sadrži različita vrednovanja čoveka kao pojedinca. Ali je jedno sigurno i u tome svi možemo da se složimo: uspeh je ostvaren samo ako su pre toga postojali motivisanost i precizno postavljeni ciljevi. Oni treba uporno, poput vatre, da se rasplamsavaju, odnosno podstiču i održavaju ne dozvoljavajući im da završe u pepelu.

Banke širom sveta, a bankarski sektor Srbije je deo te velike porodice, svesne su činjenice da njihov uspeh na tržištu ne zavisi samo od smanjenja troškova rada i povećanja profita već i od razvijanja raznolikih tokova prihoda zasnovanih na novim idejama, i to pre svega izgradnjom jačih veza i odnosa sa komitentima, koje karakteriše sve više odnos partnerstva od klasičnog zakona ponude i potražnje.

U poslednjih šest godina uspešno je rekonstruisan i transformisan bankarski sektor Srbije i njegova današnja pozicija sa pravom može da nosi krilaticu: Manje je više (bolje)! U ovom periodu broj banaka je smanjen za 50, pa je na kraju 2007. licencu za rad Narodne banke Srbije imalo 35 banaka. To međutim nije smanjilo broj zaposlenih u bankama, naprotiv. Krajem prošle godine u 2.331 organizacionom delu bilo je 29.577 zaposlenih, što je čak 3% više nego sredinom te godine. Intenziviranje poslovnih aktivnosti i snažni priliv privatnog, pre svega stranog kapitala, promenili su način upravljanja u bankama, osnažili konkurenciju i uticali na broj banaka, razgranatost njihove mreže i broja zaposlenih.

Priliv stranog kapitala u potpunosti je promenio vlasničku i valutnu strukturu kapitala bankarskog sektora Srbije. Banke sa većinskim stranim kapitalom čine veći deo našeg bankarskog sektora još od 2005. godine. Na kraju prošle godine 71% od ukupnog broja banaka su one osnovane stranim kapitalom. Odnosno, 25 banaka je sa većinskim stranim a 10 banaka sa većinskim domaćim kapitalom.

Bankarski sektor Srbije završio je poslovnu 2007. godinu sa pozitivnim finansijskim rezultatom ostvarivši dobit od 23,5 milijardi dinara pre oporezivanja: 26 banaka je imalo pozitivan a 9 je ostvarilo negativan rezultat u poslovanju. Bilansna veličina banaka beleži kontinuiran rast i na kraju 2007. dostigla je nivo od 1.555 milijardi dinara što je povećanje

# dear readers

Success, as a notion, contains in itself various distinctions of a man, as an individual. But one thing is certain where we can all agree: success is achieved only when there were previously a proper motivation and precisely defined targets. They must continue to be consistently kept alive, bursting in flames like a fire, instigating and holding on, never allowing them to end up in ashes.

Banks throughout the world, and the banking sector of Serbia as a part of that big family, are well aware of the fact that their success on the market does not depend only on labour cost cutting and higher profit making, but also of developing diversified revenue flows based on new ideas, first of all through the building up of strong relationships and ties with their clients, characterised ever more by a partnership features, rather than a classic law of supply and demand.

Over the last six years banking sector of Serbia was successfully restructured and transformed, and its present day position may be rightfully called: Less Is More (Better)! During this period the number of banks was reduced by 50, and at the end of 2007 National Bank of Serbia licensed 35 banks. This did not, however, reduced the number of employees in banks, on the contrary. By the end of last year, in 2.331 organisational units there were 29.577 employees, or 3% more than in mid-2007. Intensified business activities and a strong inflow of private, mostly foreign, capital changed the way of bank management, strengthened competition and impacted the number of banks, their branch networking and the number of employees.

Inflow of foreign capital completely transformed both the ownership and the currency structure of capital of the banking sector of Serbia. Banks with the majority foreign capital are now the major part of our banking sector ever since the year 2005. At the end of last year, 71% of the total number of banks was those founded on foreign capital. Or, 25 banks have the majority foreign capital, and 10 banks are having the majority domestic capital.

Banking sector of Serbian completed the business year 2007 with the positive financial result having made gains of 23.5 billion dinars before taxes: 26 banks had a positive and 9 banks negative business result. The balance sheet size of banks is recording a continuous growth and at the end of 2007 it reached the level of 1.555 billion dinars, or an increase of 33.5%. There was also a growth of capital in respect to the previous

od 33,8%. Kapital je takođe rastao u odnosu na prethodnu godinu, nominalno 52% a realno 51%, dok je plasman viši za oko 50%.

Apsolutni lideri na domaćem tržištu su četiri banke: 3 osnovane većinskim stranim i jedna osnovana većinskim domaćim kapitalom. Finansijski potencijal ovih banaka je 39,55 ukupne bilansne aktive na nivou sektora. Za veći deo bankarskog sektora Srbije aktivnosti na planu kapitalnog jačanja su i dalje apsolutni prioritet, kao i viši nivo efikasnosti upotrebe angažovanih sredstava. Prisustvo konkurencije na tržištu opredeliće izbor daljih mogućih rešenja, od kojih su procesi pripajanja, spajanja i dokapitalizacije dobar izbor u situaciji kada kapitalizacija iz rezultata redovnog poslovanja ne obezbeđuje dovoljno brz razvoj i opstanak na tržištu. Svemu ovome dodatni vetar u leđa verovatno će stvoriti i nedavni dolazak Moskovske banke. Ova banka, koja je osnovala Moskovsku banku Beograd, jedna je od pet najvećih banaka u Ruskoj federaciji sa bilansnom sumom od 14,1 milijarde evra i kapitalom od 1,2 milijarde evra.

Rezultati poslovanja Udruženja banaka Srbije u prošloj godini išli su u korak sa poslovanjem bankarskog sektora zemlje. Nastavak višegodišnjeg uzlaznog trenda ogleda se, pre svega, u intenzitetu i sadržaju poslovnih aktivnosti i ostvarenim prihodima od novih proizvoda i kapitalizaciji. O prioritetima u poslovanju Udruženja banaka u 2007. i novim poslovima u ovoj godini bilo je više reči u prethodnom broju časopisa Bankarstvo i na sednici Skupštine UBS koja je održana 24. aprila ove godine.

Glavni i odgovorni urednik
dr Veroljub Dugalić

year, nominal growth of 52%, and real growth of 51%, while the placements were for some 50% higher.

Absolute leaders on the domestic market are four banks: 3 of them founded with the majority foreign capital, and one with the majority domestic capital. Financial potential of these banks is 39.55% of the total balance sheet assets at the level of the sector. For the major part of the banking sector of Serbia, activities in the field of capital strengthening still remain an absolute priority, as well as the higher level of efficacy in the deployment of engaged funds. The presence of competition on the market will impact the choice of further possible solutions, among them mergers, acquisitions and re-capitalisation being a very good choice in the situation when capitalisation from the results of regular operations does not provide sufficiently fast growth and survival on the market. An additional wind in the sails will very probably be given to this situation by the recent arrival of the Moscow Bank. This bank, which had established Moscow Bank Belgrade, is one of the five major banks in the Russian Federation, with the balance sheet size of 14.1 billion EUR and capital of 1.2 billion EUR.

Business results of the Association of Serbian Banks last year were keeping pace with the overall performances of the banking sector in the country. Upward trend of a number of years now has been continued and is reflected, primarily, in the intensity and contents of the business activities and the gains made from the new products and capitalisation. Priorities in the business operations of the Association of Serbian Banks in the year 2007 and the new activities in this year were discussed in the previous issue of the Bankarstvo magazine, and at the annual Assembly Meeting of the ASB, held on 24 April 2008.

Editor in Chief
dr Veroljub Dugalić