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ZNAČAJ BANKARSKIH UDRUŽENJA U NACIONALNIM EKONOMIJAMA

Međunarodni koordinacioni savet udruženja banaka ZND, Centralne i Istočne Evrope - Međunarodni bankarski savet (MBS) svoju radnu sednicu održao je u Udruženju banaka Srbije 21. oktobra ove godine. Udruženje banaka Srbije je članica ovog Međunarodnog bankarskog saveta i zahvaljujući tome imalo je čast da bude domaćin ovom renomiranom skupu.

Na dnevnom redu zasedanja, kao glavna tačka, bila je Uloga bankarskih udruženja i saveza u stvaranju uslova za jačanje i razvoj nacionalnih bankarskih sektora. Osim toga, prezentirana je i Informacija o delatnosti MBS od oktobra 2009. do septembra 2010. godine a prisutni predstavnici članica ovog bankarskog saveza razgovarali su i o drugim pitanjima koja su od značaja za rad MBS. Sednicu je vodio predsednik Međunarodnog bankarskog saveta Aleksandar Vasiljevič Muričev koji je na kraju sastanka preporučio prisutnima da sa materijalom koji je pripremljen za ovo zasedanje upoznaju sve zainteresovane bankarske, kreditne i ostale finansijske organizacije svoje zemlje. Istakavši da je ovo izuzetno kvalitetan materijal, jedinstven po obuhvatu i podacima, preporučio ga je kao osnov za izradu raznovrsnih budućih analiza.

U ovom uvodniku, prilika je da nešto više kažemo o udruženjima banaka članica MBS s obzirom da je o njima i njihovim bankarskim sektorima iscrpno napisano i objavljeno u

Predstavnici članica Međunarodnog bankarskog saveta
Representatives of International Banking Council members

IMPORTANCE OF BANKING ASSOCIATIONS FOR NATIONAL ECONOMIES

Veroljub Dugalić PhD

Secretary General Association of Serbian Banks

International Coordination Council of the CIS, Central and East European Bank Associations - the International Banking Council (IBC) held its working session at the Association of Serbian Banks on October 21st 2010. Being a member of the IBC, the Association of Serbian Banks had the honour to host this prominent meeting.

The main item on the Agenda was the Role of banking associations and unions in generating the conditions for strengthening and development of the national banking sectors. In addition, the meeting featured the presentation of the Review on the IBC activities from October 2009 till September 2010, with the present representatives of this banking association's members also discussing some other issues relevant for the IBC activities. The session was chaired by Mr Alexander Vasiljevitch Muritchev, President of the International Banking Council, who used the opportunity at the end of the meeting to recommend to all attendees to introduce all interested banking, credit and other financial institutions in their countries with the materials prepared for this session. Underlining that this is a high-quality material, unique in terms of scope and data, he recommended it as a basis for the preparation of various future analyses.

This editorial poses an opportunity to say something more about the banking associations-members of the IBC, given that they and their respective banking sectors have extensively been written about in the Collected Materials prepared for this meeting, and dealt with in the addresses by the meeting participants.

Associations' Status and Members

The oldest associations are the Banking Association of Azerbaijan, founded back in 1990, and the Association of Regional Banks of Russia, which is soon to celebrate its twentieth anniversary. After that, the following associations were established: Banking Association of Kazakhstan and Banking Association of Moldavia in 1993, Banking Association of Uzbekistan in 1995, Banking Association for Central and Eastern Europe (BACEE) in 1996, and Banking Association of Belarus in 1999.

The number of founding members varies:

Zborniku pripremljenom za ovaj skup i u izlaganju učesnika.

Status i članice udruženja

Među najstarijim udruženjima su: UB Azerbejdžana osnovano 1990. godine i Udruženje regionalnih banaka Rusije koje uskoro beleži svoj dvadesetogodišnji jubilej. Potom su osnovani: UB Kazahstana i UB Moldavije 1993. godine, UB Uzbekistana 1995. godine, Bankarska asocijacija zemalja Centralne i Istočne Evrope (BACEE) 1996. godine i UB Belorusije 1999. godine.

Broj članova - osnivača je različit: UB Azerbejdžana ima 50 članova (46 banaka i 4 nebankarske organizacije), BACEE 43 članice, UB Belorusije 40 članova (31 banka, Berza, Procesing centar i 7 revizorskih kuća - Deloitte and Touche, Ernest and Young, KPMG itd.), UB Gruzije 19 banaka, UB Kirgistana ima za članice 20 komercijalnih banaka, 2 mikrofinansijske organizacije kao i međunarodne finansijske institucije, UB Moldavije 15 banaka, Udruženje regionalnih banaka Rusije ima oko 400 članica (kreditne ustanove na federalnom nivou, banke sa inostranim kapitalom, male i srednje regionalne banke i nebankarske

Otvaranje skupa pripao je domaćinima - Udruženju banaka Srbije. Gostima smo pružili poznat podatak da danas u Srbiji posluje Moskovska banka, jedna i jedina banka iz zajednice nezavisnih država Centralne i Istočne Evrope. Ovom prilikom ukazali smo im i na jednu činjenicu iz istorije našeg Udruženja banaka za koju verujemo da im nije poznata: jedna banka sa ovog geografskog prostora bila je članica Udruženja banaka u prvoj godini njenog osnivanja. To je bila Rusko Slovenska banka koja je svoje sedište imala u Beogradu i za koju pouzdano znamo da je poslovala u našoj zemlji već 1921-22. godine, kao i dugi niz narednih godina.

Ovo je bio pogodan trenutak i za kratak film o Udruženju banaka u Beogradu od 1921. do 1941. godine. Osim što im je slikom i rečju predstavio prve godine rada Udruženja pokazao je da je njegova misija od osnivanja do danas ostala ista: predstavlja, štiti i unapređuje delatnost svojih članova.

The host - Association of Serbian Banks had the honour to open the meeting. The guests were informed about the already familiar fact that Moskovska banka is the only bank from the CIS, Central and Eastern Europe countries operating in Serbia today. On this occasion we also pointed to one fact from the history of our Association that we believe is unfamiliar to them: one bank from this region was a member of the Association of Banks in the year of its establishment. That was the Russian - Slovenian bank which was located in Belgrade and known for certain to have operated in our country back in 1921-22, and for many years afterwards.

This was also the appropriate moment to play a brief documentary movie about the Association of Banks in Belgrade, from 1921 to 1941. In addition to presenting the first years of operation of the Association of Banks by means of images and words, the movie showed that Association's mission - to represent, protect and enhance the activities of its members - remained the same from its establishment to the present day.

the Banking Association of Azerbaijan has 50 members (46 banks and 4 non-banking organizations), BACEE has 43 members, the Banking Association of Belarus has 40 members (31 banks, Stock Exchange, Processing Centre and 7 auditing companies - Deloitte and Touche, Ernest and Young, KPMG, etc.), the Banking Association of Georgia has 19 member banks, the Banking Association of Kyrgyzstan has 20 commercial banks for its members, in addition to 2 micro-financing organizations and international financial institutions, the Banking Association of Moldova has 15 member banks, the Association of Regional Banks of Russia has about 400 members (federal-level lending institutions, banks with foreign capital, small and medium-size regional banks and non-banking credit institutions, as well as companies providing services to the financial and banking organizations, civil organizations and mass-media), whereas the Banking Association of Uzbekistan has 24 commercial banks as its members, accounting for 97% of the country's banking assets.

It is interesting to observe the ways in which these associations are organized: the Association from Azerbaijan has the status of a civil organization, BACEE, Kazakhstan and Kyrgyzstan are non-profit organizations, the Associations from Belarus and Moldova are non-governmental, non-profit organizations, the Association of Regional Banks of Russia is a governmental institution, whereas the Association from Uzbekistan is a voluntary union of commercial banks in the republic, and a civil, non-profit organization.

Activities

Although the activities, i.e. missions of the mentioned associations are rather similar, we are still going to present their descriptions. The activities of the **Banking Association of Azerbaijan** are directed at the implementation of protection and promotion of interests of its member organizations, by means of sending drafts of laws, conclusions and recommendations to the relevant state bodies, and by means of preparing recommendations of the Association's members concerning the improvement of business risk management, following the principles of rule of law, mutual assistance and trust, transparency and corporate governance.

The **Banking Association for Central and Eastern Europe** was established with a view to strengthening the stability, transparency and revival of banking markets in Central and Eastern Europe, and CIS countries.

The Association of Belarus Banks respects the following main goals: to represent and protect the rights and legal interests of its members, coordinate the activities of banks and increase the efficiency of their operations, cooperate on preparation and implementation of credit-monetary policy and development of domestic banking.

The **Association of Banks from the Republic of Kazakhstan** represents the interests of its members before the bodies of legislative, executive and judicial authorities, with a view to their coordination and improvement of their activities.

The **Association of Banks from Kyrgyzstan** defined its mission very briefly: "to protect the interests and rights of the banking sector".

The main objective of the **Association of Moldovan Banks** is to represent and protect the rights and interests of its members, coordinate their activities, and generate the conditions for the Association's members participating in the process of reformation and development of the country's economy.

The **Association of Banks from Uzbekistan** performs the tasks related to the protection of legal interests of banks before the legislative and executive state bodies, thus supporting further strengthening of economic reforms and liberalization of the banking sector, as well as the harmonization of national commercial banks with international standards.

The **Credit-Banking Association of Ukraine** was established with a view to providing support to the stable development and conducting of activities within the banking system, protection of rights and systemic interests of banks, their shareholders and clients, as well as the coordination of banking community representatives in solving tasks that the country's credit-monetary system is facing.

It is a demanding and comprehensive task

kreditne organizacije, kao i kompanije koje pružaju usluge finansijskim i bankarskim organizacijama, društvenim organizacijama i sredstvima masovnog informisanja) i UB Uzbekistana 24 komercijalnih banaka sa 97% bankarske aktive zemlje.

Interesantno je pogledati kako su organizovana ova udruženja: Udruženje iz Azerbejdžana ima status društvene organizacije, BACEE, Kazahstan i Kirgistan su neprofitne organizacije, Udruženja iz Belorusije i Moldavije su nevladine neprofitne organizacije Udruženje regionalnih banaka Rusije ima državni status a Udruženje iz Uzbekistana je dobrovoljni savez komercijalnih banaka republike i neprofitna društvena organizacija.

Delatnost

Mada su im delatnosti, odnosno misije veoma slične, pozabavićemo se i njihovim opisima. Delatnost **UB Azerbejdžana** je usmerena na realizaciju zaštite i promovisanja interesa organizacija - članova slanjem nacrta zakona, zaključaka i preporuka odgovarajućim državnim organima, kao i sastavljanjem preporuka od članova Udruženja o usavršavanju upravljanja poslovnim rizicima držeći se principa: vladavine prava, uzajamnog pomaganja i poverenja, transparentnosti i korporativnog pristupa upravljanju.

Bankarska asocijacija zemalja Centralne i Istočne Evrope osnovana je radi jačanja stabilnosti, transparentnosti i oživljavanja bankarskih tržišta Centralne i Istočne Evrope, kao i zemalja ZND.

Udruženje beloruskih banaka ima sledeće osnovne ciljeve: zastupa i štiti prava i zakonske interese svojih članova, koordinira delatnosti banaka i povećava efikasnost njihovog rada, sarađuje na pripremi i realizaciji monetarno-kreditne politike i razvoja bankarstva u zemlji.

Udruženje banaka Republike Kazahstan zastupa interese svojih članica u organima zakonodavne, izvršne i sudske vlasti, kao i u cilju njihove koordinacije i usavršavanja njihove delatnosti.

Savez banaka Kirgistana kratko je definisao svoju misiju: "štiti interese i prava bankarskog sektora".

Glavni cilj **Udruženja banaka Moldavije** je predstavljanje i zaštita prava i interesa svojih članova, koordinacija njihove delatnosti, kao i stvaranje uslova za učešće članova Udruženja u procesu reformisanja i razvoja privrede zemlje.

Udruženje banaka Uzbekistana izvršava zadatke koji se odnose na zaštitu zakonskih interesa banaka u zakonodavnim i izvršnim organima vlasti, kao podrška daljem jačanju ekonomskih reformi i liberalizaciji bankarskog sektora i obezbeđivanje usklađenosti nacionalnih komercijalnih banaka sa međunarodnim standardima.

Ukrajinski kreditno-bankarski savez osnovan je radi pružanja podrške stabilnom razvoju i obavljanju delatnosti bankarskog sistema, zaštiti prava i sistemskih interesa banaka, njihovih akcionara i klijenata, kao i koordinaciji predstavnika bankarske zajednice u rešavanju zadataka koji se nalaze pred monetarno-kreditnim sistemom zemlje.

Predstaviti u potpunosti sve članove Međunarodnog bankarskog saveta zahtevan je i obiman posao. Zainteresovani čitaoci celokupan materijal mogu pročitati na našem sajtu a ovog puta pomenućemo samo neke od njegovih aktivnosti.

Udruženje banaka Azerbejdžana formiralo je ekspertske grupe što je predviđeno strateškim planom razvoja Udruženja. U tim grupama nalaze se stručnjaci organizacija - članica Udruženja. Do sada su formirane dve ekspertske grupe: za pravna pitanja i za usavršavanje sistema plaćanja a planira se i formiranje ekspertskih grupa za bankarske tehnologije, marketing i druge oblasti bankarskog poslovanja. Inače formirane su i tri radne grupe za hipotekarsko zakonodavstvo, organizovanje aukcija i pripremu reklamnih materijala za stimulisanje korišćenja plastičnih kartica.

Ono što je interesantno za **Bankarsku asocijaciju zemalja Centralne i Istočne Evrope** su njene članice - ukupno ih je 43 a među njima se nalaze i bankarske i finansijske institucije iz ex Jugoslavije: iz Srbije (Agrobanka i AOFI - Export Credit and Insurance Agency of the Republic of Serbia), Hrvatske (HBOR, Zagreb, Privredna banka Zagreb i Zagrebačka banka), Republike Srpske (Balkan Investment Bank i Nova Banka) i Slovenije (SID - Slovene Export

to fully present all members of the International Banking Council. The interested readers may read the entire material at our website, as we will mention only some of their activities here.

The **Banking Association of Azerbaijan** formed expert groups as prescribed by the Association's strategic development plan. These groups consist of professionals from the Association's member organizations. So far two expert groups have been formed: for legal affairs and for the advancement of payment system, whereas the plan is to also form expert groups in the field of banking technology, marketing and other fields of banking operations. Three work groups have also been formed: for mortgage-related legislation, organization of auctions and preparation of advertising materials for the purpose of stimulating the usage of payment cards.

What is interested related to the **Banking Association for Central and Eastern Europe** are its members - 43 of them in total - some of which are the banking and financial institutions from former-Yugoslavia: from Serbia (Agrobanka and AOFI - Export Credit and Insurance Agency of the Republic of Serbia), Croatia (HBOR, Zagreb, Privredna banka Zagreb and Zagrebacka banka), Republic of Srpska (Balkan Investment Bank and Nova Banka) and Slovenia (SID - Slovene Export and Development Bank, Ljubljana).

The **Association of Belarus Banks** underlines its activity conducted in cooperation with the Financial Monitoring Department of the State Control Committee regarding the prevention of legalization of illegally acquired funds and prevention of terrorism financing. The assessment of the Association's fight against illegally acquired funds and terrorism financing in Belarus, provided by EAG FATF, confirmed the important contribution of the Association's activity in this field.

Gosti Udruženja banaka Srbije boraveći u Beogradu imali su prilike da posete i detaljno se upoznaju sa radom Kreditnog biroa i Klirinške institucije banaka. Uslovi rada i vrste poslova koji se obavljaju u Udruženju banaka Srbije naišli su na pohvale svih učesnika a na kraju posete gosti su uputili i iskrene čestitke domaćinima za organizaciju skupa.

During their stay in Belgrade, the guests of the Association of Serbian Banks had a chance to visit and get closely introduced with the activities of the ASB Credit Bureau and the Bank Clearing Institution. The conditions of work and types of operations conducted at the Association of Serbian banks were met with praises by all participants, and after their visit the guests wholeheartedly congratulated to the hosts on their organization of the meeting.

Kreditni biro UBS
ASB Credit Bureau

and Development Bank, Ljubljana).

Udruženje beloruskih banaka ističe svoju aktivnost zajedno sa Odeljenjem za finansijski monitoring Komiteta državne kontrole na sprečavanju legalizacije nelegalno stečenih sredstava i finansiranja terorizma. Ocena borbe sa nelegalno stečenim sredstvima i finansiranjem terorizma u Belorusiji koju je dala EAG FATF potvrdila je visok doprinos delatnosti Udruženja u ovoj oblasti.

Udruženje banaka Gruzije u svom materijalu najavljuje oporavak od posledica svetske ekonomske krize, privreda zemlje se stabilno razvija a pre svega bankarsko finansijski sektor. U prilog tim tvrdnjama iznosi se ocena međunarodnih kompanija za rejtinge Fitch-a i Moody's o kreditnom rejtingu Gruzije koji je BB- (Fitch) ili sa odgovarajućom ocenom Ba3 (Moody's) a koja je ista kao i pre globalne ekonomske recesije 2008.

Udruženje banaka Republike Kazahstan angažovano je uvek kada je u pitanju formiranje novih organizacija: Regionalni finansijski centar u Alma Ati, Klirinški obračunski centar, Fond za osiguranje depozita, Centri procesinga za kolektivnu upotrebu, Kreditni biro i dr. Po pravilu, najvažniju ulogu Udruženje ima na prvoj etapi formiranja takvih organizacija koje kasnije postaju pravno i ekonomski nezavisne od Udruženja, zadržavajući pri tom odnose strateških partnera.

Osnovni pravac delatnosti **Saveza banaka Kirgistana** predstavlja formiranje i koordinacija radnih grupa stručnjaka finansijsko - kreditnih ustanova. Pri savezu postoje sledeće radne grupe: radna grupa pravnika, radna grupa

Predstavnici MBS zajedno sa domaćinima posetili su Narodnu banku Srbije gde ih je primila viceguverner Mira Erić - Jović sa saradnicima i upoznala ih sa osnovnim i najaktuelnijim poslovima u NBS. Odgovarala je i na pitanja gostiju koja su se odnosila, pre svega, na kontrolnu funkciju NBS. Tom prilikom obišli su i Centar za posetioce NBS, sa postavkom koja je posvećena obeležavanju 160 godina od rođenja Đorđa Vajferta, guvernera Narodne banke od 1912 do 1926. godine.

The IBC representatives, accompanied by their hosts, paid a visit to the National Bank of Serbia, where they were welcomed by the Vice-Governor Ms Mira Eric-Jovic with her associates, and introduced to the main, current operations of the NBS. She also answered the questions asked by the guests, mostly relating to the supervisory function of the NBS. On this occasion, they also visited the NBS Visitors' Centre, with the exhibition dedicated to the celebration of 160 years from the birth of Mr Djordje Vajfert, Governor of the National Bank in the period from 1912 to 1926.

Narodna banka Srbije
National Bank of Serbia

In its materials, the **Banking Association of Georgia** announces the recovery of economy from the adverse effects of the global economic crisis - the country's economy has been developing steadily, particularly the banking and financial sector. To support these claims, there is the assessment by international rating agencies, such as Fitch and Moody's, of Georgia's credit rating, which is BB- (Fitch), or the corresponding Ba3 rating (Moody's), which has remained the same as before the global economic recession in 2008.

The **Association of Banks of the Republic of Kazakhstan** is engaged whenever a new organization is being established, such as the Regional Financial Centre in Alma Ata, the Clearing Processing Centre, Deposit Insurance Fund, Processing Centers for Collective Use, Credit Bureau, etc. As a rule, the Association has the most significant role during the first stage of establishment of such organizations, which later on become legally and economically independent from the Association, maintaining the relationships of strategic partners.

The main direction of activities of the **Banking Association of Kyrgyzstan** is the formation and coordination of work groups consisting of professionals from financial - credit institutions. The following groups exist within the Associations: legal task force, compliance officers task force, risk managers and auditors task force, accountants task force, task force for harmonization of legal regulations concerning pledges, and task force for amendments to the Tax Code of the Republic of Kyrgyzstan.

One of the most significant activities of the **Association of Moldovan Banks** concerned the shift of banks, as of January 1st 2011, to International Financial Reporting Standards. Therefore, in this year the Association has closely cooperated with the Ministry of Finance and the National Bank, in order to review and correct certain provisions of the law and normative by-laws that regulate the financial reporting mechanism in banks, as well as with the international financial organizations and auditing companies, with a view to implementing joint projects concerning the provision of technical assistance to the banks.

The **Association "Russia"** has main bodies that greatly assist its adequate functioning for the purposes of the country's banking sector. These are the following: Council for credit-monetary policy, Banking legislation committee, Committee for mortgage-based lending program development, Committee for payment and processing system improvement, Committee for banking and information technologies, Committee for SMEs, Committee for registers and reporting, Committee for non-banking credit organizations, Task force for securitization, Task force for new payment technologies.

Thanks to the daily monitoring of the banking sector position and provision of administrative conditions, the **Banking Association of Tajikistan** has undertaken the steps to prepare the measures directed at anti-crisis regulations in the banking sector. In order to accelerate the process of preventing a financial crisis in the banking sector, it is necessary to extensively develop a special banking product - bank crediting. A serious obstacle in the process of solving this task is the high level of risk that the extended credit will not be repaid. Therefore, the Association believes that the introduction of the Credit Bureau into the bank services market will simplify the procedure of extension and obtaining of credits, reduce the risks of all stakeholders, provide an additional mechanism of borrowers' control, which will all ultimately have a positive impact on the credit market development.

Within the **Banking Association of Uzbekistan**, for the purpose of further development of the country's banking system, the following committees were formed: for banking legislation, commercial banks' taxation, risk management and Basel II recommendations implementation, IFRS implementation, auditing and accounting, payment systems, IT and communication technologies, development of individual bank services, development of mortgage-based crediting and support to entrepreneurship, corporate governance and bank ethics, international operations, training and pre-qualification of personnel, development of financial market operations, cooperation of commercial banks and non-financial institutions.

The **Credit-Banking Association of Ukraine** and its experts are currently working

Predsednik Međunarodnog bankarskog saveta Aleksandar Vasiljevič Muričev i generalni sekretar UBS dr Veroljub Dugalić

Mr Alexander Vasiljevich Muritchev, President of the International Banking Council, and Mr Veroljub Dugalic, PhD, Secretary General of the ASB

"službenika komplajansa", radna grupa menadžera rizika i revizora, radna grupa knjigovođa, radna grupa za harmonizaciju zakonskih propisa o zalogu KP i radna grupa za unošenje izmena i dopuna u Poreski kodeks Kirgiske Republike.

Jedno od najznačajnijih aktivnosti **Udruženja banaka Moldavije** bila je usmerena na prelazak banaka 1. januara 2011. godine na Međunarodne standarde finansijskog izveštavanja. Zbog toga u ovoj godini Udruženje tesno sarađuje sa Ministarstvom finansija i Narodnom bankom radi revizije i korigovanja određenih odredbi zakona i normativnih akata kojima se uređuje mehanizam finansijskog izveštavanja u bankama, kao i sa međunarodnim finansijskim organizacijama i revizorskim kompanijama radi realizacije zajedničkih projekata na pružanju tehničke pomoći bankama.

Udruženje regionalnih banaka "Rusija" ima osnovne organe koji umnogome pomažu njegovom adekvatnom funkcionisanju za potrebe bankarskog sektora zemlje. To su: Savet za monetarno-kreditnu politiku; Komitet za bankarsko zakonodavstvo; Komitet za razvoj programa hipotekarnog kreditiranja; Komitet za usavršavanje obračunsko-platnog sistema; Komitet za bankarske i informacione tehnologije; Komitet za mali i srednji biznis; Komitet za evidenciju i obaveštavanje; Komitet za nebankarske kreditne organizacije; Radna grupa za sekjuritizaciju; Radna grupa za nove tehnologije plaćanja.

Zahvaljujući svakodnevnom monitoringu stanja u bankarskom sektoru i obezbeđivanju administrativnih uslova **Udruženje banaka Tadžikistana** je preuzelo korake u razradi mera usmerenih na antikriznu regulativu u bankarskom sektoru. Kako bi se proces sprečavanja finansijske krize u bankarskom sektoru ubrzao, neophodan je sveobuhvatni razvoj specijalnog bankarskog proizvoda - bankarskog kreditiranja. Ozbiljna prepreka na putu rešavanja ovog zadatka je visok stepen rizika da odobreni krediti neće biti vraćeni. Zato Udruženje smatra da će uvođenje Kreditnog biroa na tržište bankarskih usluga pojednostaviti proceduru odobravanja i dobijanja kredita, smanjiti rizike svih učesnika, obezbediti dodatni mehanizam kontrole zajmoprimaoca, što će se na kraju pozitivno odraziti na razvoj kreditnog tržišta.

U **Udruženju banaka Uzbekistana** a za razvoj bankarskog sistema zemlje, formirani su odbori za: bankarsko zakonodavstvo; oporezivanje komercijalnih banaka; upravljanje rizicima i implementaciju preporuka Bazela 2; implementaciju MSFI, reviziju i knjigovodstvene evidencije; platne sisteme, informacione i komunikacione tehnologije; razvoj pojedinačnih bankarskih usluga; razvoj hipotekarnog kreditiranja i podršku preduzetništvu; korporativno upravljanje i bankarsku etiku; međunarodnu delatnost; obuku i prekvalifikaciju kadrova; razvoj delatnosti na finansijskim tržištima; saradnju komercijalnih banaka sa nefinansijskim ustanovama.

Ukrajinsko kreditno-bankarski savez sa svojim ekspertima trenutno radi na rešavanju pitanja oko pripreme nacrta poreskog kodeksa zemlje. Time se želi sprečiti povećanje fiskalnog pritiska na poreske obveznike, uneti izmena u zakonske propise u cilju povećavanja zaštite prava poverilaca, deviznoj regulativi, poboljšanju procedure bankrotstva, rešavanju problema realizacije izvršenja, obezbeđivanju efikasnosti mehanizma vansudske naplate i dr.

on solving the issue regarding the preparation of the country's draft tax code. Thereby the wish to prevent the increase of fiscal pressure on tax payers, amend the legal regulations in order to increase the protection of creditors' rights, improve foreign exchange regulations and bankruptcy procedure, solve the problem of enforcement implementation, provide efficient mechanisms of out-of-court settlement, etc.

Training and Publishing Activities

What is characteristic for all IBC members is their engagement in international operations, training of banking personnel, development and strengthening of PR and publishing activities.

The **Banking Association of Azerbaijan** prepared a Dictionary of Financial and Banking Terminology, which is supposed to contribute to covering the entire terminological area of modern banking. This Dictionary contains about 1,000 terms and entries and is informative in nature since it is not targeted only at employees or trainees in the field of banking or finance, but can also be used in all fields of the state system for the country's economy management.

This banking association pays a lot of attention to the education of professional staff in the banking sector, hence it is in the middle of implementing the project of Caucasus School of Finance and Banking.

The **Banking Association for Central and Eastern Europe** organizes conferences, seminars, trainings and special business trips and visits for bank employees. Thus, for example, in mid November, the BACEE conference on bank risks and risks in CIS, Central and Eastern European countries will be held in Budapest, in the first half of December in the same city the intensive course will be held on banking analyses, and in mid December the intensive training in the field of business risks will be organized together with the London-Risk company. Next March, a conference will be held in Istanbul on the topic of "Islamic financing - the bridge between the Persian bay, Central, Eastern Europe and CIS countries".

The **Association of Belarus Banks** has an educational centre where, each year, among other things, it conducts pre-qualification of more than 1,000 bank managers and professionals. As a form of support to bank managers and professionals in their training or for the sake of information, the Association publishes a weekly magazine "Vesnik", informative, analytical, and scientifically practical.

The **Banking Association of the Republic of Kazakhstan** maintains active cooperation with the media in order to keep the business circles and the general public informed about the opinions of the banking sector representatives, and in order to publish the data on the principles of bank operations, and their attitude towards the clients, as well as in order to generate the atmosphere of trust in the society concerning the activities of financial institutions. The Association is also active in the process of professional training of banking experts, organizing seminars and conferences with a view to exchanging ideas and practical experiences in various spheres of banking.

In order for these activities to be conducted, the Association formed the branches specialized for the field of publishing and PR activities, such as journal "Banks of Kazakhstan" and, regarding the implementation of the program of education

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Obuka i informativna delatnost

Ono što je karakteristično za sve članice MBS je njihovo angažovanje na: međunarodnom planu, obuci bankarskih kadrova, razvoju i jačanju informativne i izdavačke delatnosti.

Udruženje banaka Azerbejdžana pripremilo je Rečnik finansijsko-bankarskih termina i pojmova koji treba da doprinese pokrivanju celokupnog terminološko-pojmovnog prostora savremenog bankarstva. Rečnik sadrži oko 1.000 pojmova i termina i ima informativan karakter jer nije namenjen samo onima koji rade ili se obučavaju u bankarskoj ili finansijskoj sferi već i za korišćenje u svim oblastima državnog sistema upravljanja privredom zemlje.

Ovo udruženje banaka veliki značaj pridaje pripremi stručnih kadrova za bankarski sektor te je u fazi realizacije projekta Kavkaske finansijsko - bankarske škole.

Bankarska asocijacija zemalja Centralne i Istočne Evrope organizuje konferencije, seminare, treninge i specijalna poslovna putovanja i posete za bankarsko osoblje. Tako na primer, sredinom novembra, održaće se Konferencija BACEE o bankarskim rizicima i o rizicima u zemljama Centralne i Istočne Evrope i ZND u Budimpešti, u prvoj polovini decembra u istom gradu održaće se intenzivni kurs bankarskih analiza a sredinom decembra intenzivni trening u oblasti poslovnih rizika koji će se organizovati zajedno sa kompanijom London-Rizik. Iduće godine, u martu u Istanbulu, biće organizovana konferencija na temu "Islamsko finansiranje - most između Persijskog zaliva, Centralne, Istočne Evrope i ZND".

Udruženje beloruskih banaka ima svoj nastavni centar gde svake godine, između ostalog, obavlja prekvalifikaciju više od 1.000 bankarskih rukovodilaca i stručnjaka. Kao podrška bankarskim rukovodiocima i stručnjacima prilikom obuke ili radi informisanja Udruženje izdaje nedeljni informativni i analitički naučno praktičan časopis "Vesnik".

Udruženje banaka Republike Kazahstan održava aktivnu saradnju sa sredstvima informisanja u cilju obaveštavanja poslovnih krugova i stanovništva o stavovima predstavnika bankarskog sektora i radi objavljivanja podataka o principima rada banaka i njihovom odnosu prema klijentima, formiranja atmosfere poverenja u društvu o delatnosti finansijskih institucija. Aktivno je i u procesu profesionalne obuke bankarskih stručnjaka, organizuje seminare i konferencije gde se razmenjuju ideje i praktična iskustva u raznim sferama bankarske delatnosti.

Da bi ove aktivnosti Udruženje sprovodilo formirane su filijale koje su specijalizovane u oblasti izdavaštva i informativne delatnosti - žurnal "Banke Kazahstana", a kod realizacije programa pripreme i dokvalifikacije bankarskih radnika - "Centar bankarske obuke u Alma Ati". Ovaj Centar, osnovan 1995. godine, ima 5 slušaonica opremljenih u skladu sa zapadnim standardima gde se dokvalifikacija i prekvalifikacija obavlja u skladu sa stručnim i obrazovnim programima: bankarstvo, tržište efektive i hartija od vrednosti, oporezivanje, kreditiranje, bankarski marketing, finansijski i investicioni menadžment, upravljanje investicionim fondovima, upravljanje osobljem itd. U Centru postoji služba marketinga koja svakog kvartala proučava potrebe banaka u oblasti obuke. Tesno sarađuje sa poznatim zapadnim obrazovnim institucijama a već više puta je zaposlene u kazahstanskim bankama slao na obuku u najbolje zapadne banke. Mesečnik "Banke Kazahstana" izlazi od 1997. godine i namenjen je zaposlenima u bankarsko-finansijskom sektoru. U njemu se objašnjavaju dostignuća i problemi razvoja ovog sektora i objavljuju članci poznatih domaćih akademika, vodećih ekonomista i bankara, predstavnika naučne inteligencije i ministara u vladi. Časopis odgovara i na pitanja iz bankarske regulative, oporezivanja, bezbednosti i automatizacije bankarske tehnologije i dr.

Savez banaka Kirgistana organizuje okrugle stolove na kojima se raspravlja o najaktuelnijim i najozbiljnijim pitanjima iz bankarsko-finansijske oblasti uz učešće predstavnika komercijalnih banaka, Narodne banke i državnih organa. Školski centar koji organizuje obuku zaposlenih u bankama i drugim finansijsko kreditnim ustanovama radi njihovog stručnog usavršavanja je jedina institucija u Kirgistanu koja ima program obuke, testiranja i sertifikacije knjigovođa u bankama

and additional qualification of bank employees, the "Bank Training Centre in Alma Ata". This Centre was established in 1995 and has 5 classrooms equipped in line with the Western standards, where additional qualification and pre-qualification are conducted according to professional educational programs, such as: banking, money and securities market, taxation, lending, bank marketing, financial and investment management, investment funds management, human resources, etc. The Centre has a marketing department which examines the banks' needs in the field of training on a quarterly basis. It closely cooperates with the renowned Western educational institutions, and on many occasions it sent the employees from the Kazakh banks to attend trainings in the best Western banks. The monthly magazine "Banks of Kazakhstan" has been published since 1997 and is targeted at the employees

Okrugli sto posvećen edukaciji i ljudskim resursima u bankarskom sektoru

Očigledno je da udruženja banaka posvećuju veliku pažnju edukaciji bankarskih kadrova što je karakteristično i za Udruženje banaka Srbije. Tako je u oktobru, u organizaciji Centra za bankarsku obuku Udruženja banaka Srbije, održan okrugli sto posvećen edukaciji i ljudskim resursima u bankarskom sektoru. Na njemu su osim domaćih učestvovali i strani predavači: Mario Spatafora, Roger Claessens, Rita Knott i Rosa Chiappe.

Ovaj okrugli sto inicirao je već ranije ispoljeno interesovanje predstavnika banaka koji su angažovani na ovim poslovima za osnivanje Odbora za edukaciju i ljudske resurse i on je trenutno u fazi konstituisanja.

Roundtable dedicated to education and human resources in the banking sector

It is obvious that the banking associations devote a lot of attention to education of bank employees, which is also characteristic for the Association of Serbian Banks. Thus, in October, the Association of Serbian Banks' Bank Training Centre organized a roundtable dedicated to education and human resources in the banking sector. In addition to domestic lecturers, the roundtable was also attended by foreign lecturers, including: Mr Mario Spatafora, Mr Roger Claessens, Ms Rita Knott and Ms Rosa Chiappe.

Based on the previously expressed interest on the part of banks' representatives in charge of these operations, this roundtable initiated the establishment of the Education and HR Committee, and its constitution is currently in progress.

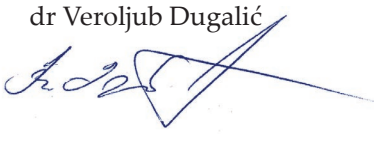
u skladu sa međunarodnim standardima knjigovodstvene evidencije.

Glavno informativno glasilo **Udruženja "Rusija"** je veb sajt koji posetiocima omogućava savremenu komunikaciju. Udruženje štampa i "Vesnik bankarstva" u kojem objavljuje savete stručnjaka i podatke o aktivnostima koje Udruženje organizuje. Informacije o delatnosti Udruženja redovno se objavljuju preko regionalnih sredstava masovnih medija, vodećih informativnih kuća i stručnih časopisa. Udruženje razvija aktivno partnerstvo sa vodećim televizijama i specijalizovanim internet resursima.

Skoro od samog početka rada u Udruženju "Rusija" postoji i nastavno-metodološki centar za obuku kadrova. Delatnost Centra je, pre svega, usmerena na održavanje seminara u ruskim regionima. Centar angažuje vodeće stručnjake najznačajnijih državnih i finansijskih institucija i privatnih kompanija Rusije koji rade na tržištu ekonomskog, finansijskog i pravnog konsaltinga. Interesantno je istaći da je ove godine, pod pokroviteljstvom Udruženja, formiran Međuregionalni centar za povećavanje finansijske pismenosti.

Jedan od odbora **Udruženja banaka Uzbekistana** je Odbor za obuku i prekvalifikaciju kadrova. Ova oblast je među najvažnijim svakodnevnim delatnostima Udruženja: obuka, usavršavanje i prekvalifikacija bankarskih kadrova koja ima pet nivoa. Naime, sistem ima 39 specijalizovanih bankarskih razreda u opštim obrazovnim školama, 5 stručnih bankarskih koledža i fakultete na državnom ekonomskom univerzitetu i Taškentskom finansijskom institutu, Regionalni bankarski školski centar i Bankarsko-finansijsku akademiju na singapurskom Institutu za razvoj menadžmenta u Taškentu.

Glavni i odgovorni urednik
dr Veroljub Dugalić

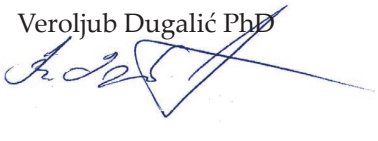


in the banking and financial sector. It presents the achievements and issues concerning this sector's development and publishes the articles by reputable domestic academicians, leading economists and bankers, representatives of the scientific circles and state ministers. The magazine also provides answers to the questions in respect of banking regulations, taxation, safety and automatization of banking technology, etc.

The **Banking Association of Kyrgyzstan** organizes roundtables the discussion at which covers the most prominent and challenging issues in the field of banking and finance, involving the representatives of commercial banks, National Bank and state bodies. In addition, this Association has an Educational Centre which organizes the training of employees in banks and other financial-crediting institutions with the purpose of their additional professional education. The Educational Centre is the only institution in Kyrgyzstan that has a program of education, examination and certification of bank accountants in line with international accounting standards.

The main medium of the **Association "Russia"** is its website which provides modern communication to its visitors. The Association also issues the magazine "Vesnik bankarstva" in which it publishes professional advice and data on activities organizes by the Association. The information about the Association's activities is regularly announced in the regional mass media, as well as the leading written media and professional magazines. The Association has developed an active partnership with the leading TV stations and specialized Internet resources.

Almost from the very beginning of its operations, the Association "Russia" has had an educational-methodological centre for personnel training. The Centre's activities are mostly directed at the organization of seminars in various Regions of Russia. The Centre hires leading professionals from the most reputable public and financial institutions and private companies of Russia, operating in the market of economic, financial and legal consulting. It is interesting to underline that this year, under the auspices of the Association, the Inter-Regional Centre was formed for the purpose of increasing financial literacy.

One of the committees of the **Banking Association of Uzbekistan** is the Committee for education and pre-qualification of personnel. This field represents one of the most significant daily activities of the Association: training, additional education and pre-qualification of banking employees have five levels. Namely, the system has 39 specialized banking classes in general education schools, 5 professional bank colleges and faculties at the state University of Economics and Financial Institute of Tashkent, Regional Banking Educational Centre and Academy of Banking and Finance at the Singapore Institute for Management Development in Tashkent.

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