uvodnik

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UDRUŽENJE BANAKA SRBIJE MEĐU NAJUSPEŠNIJIM I NAJSTARIJIM U EVROPI

Evropska bankarska federacija zastupa interese više od 5.000 velikih i malih evropskih banaka iz 29 nacionalnih udruženja, čija ukupna sredstva premašuju 20.000 milijardi evra i zapošljavaju više od 2,3 miliona ljudi. Udruženje banaka Srbije postalo je pridruženi član ove federacije oktobra 2007. godine. Ovim članstvom ostvarena je integracija

32. sastanak EBF

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ASSOCIATION OF SERBIAN BANKS AMONG THE OLDEST AND MOST SUCCESSFUL ASSOCIATIONS IN EUROPE

European Banking Federation represents the interests of more than 5000 large and small European banks from 29 national associations, whose total funds exceed 20,000 billion Euros, and which employ over 2.3 billion people. The Association of Serbian Banks became an associate member of this federation in October 2007. This membership

32nd EBF Meeting

bankarskog sektora Srbije u EU i omogućena pravovremena razmena informacija i inicijativa sa bankarskim i finansijskim tržištima Evrope kao i dugoročan razvoj bankarskog sektora u našoj zemlji.

Da smo po poslovima i rezultatima u bankarskom sektoru već više godina jednaki istim institucijama EU i da je Udruženje banaka Srbije poredeći se sa drugim udruženjima banaka dostojan partner, sa rezultatima koje bi poželela i mnoga udruženja banaka EU, pokazao je i nedavni sastanak članica Evropske bankarske federacije u Beogradu. Naime, 32. sastanak EBF održan je u organizaciji Udruženja banaka Srbije od 26. do 29. maja 2011. godine.

Po rečima Arijane Obolenski, predsedavajuće Izvršnog odbora EBF, Evropska bankarska federacija je izuzetno zadovoljna što za svoju članicu ima takvu instituciju kakvo je Udruženje banaka Srbije. Istakla je da UBS ove godine proslavlja 90 godina postojanja i da je jedno od udruženja banaka sa najdužom tradicijom i jedno od najuspešnijih u Evropi, osvrnuvši se na neke poslove koji se obavljaju u UBS: Kreditni biro, Kliring čekova, Direct Debit i dr.

U ime Narodne banke Srbije učesnicima se obratio dr Bojan Marković, viceguverner, koji je svoje izlaganje usmerio na inflaciju i njene uzroke, kurs dinara, rad Centralne banke u ovoj godini, kao i na druge oblasti od značaja za privredni i bankarski sektor zemlje.

Na jednoj od prvih tačaka dnevnog reda razmatrana je ekonomska i finansijska situacija u zemljama, pridruženim članicama EBF. Tom prilikom predstavili smo rezultate bankarskog sektora Srbije i rad našeg udruženja a svoja izlaganja na ovu temu imali su i Zoran Bohaček iz Hrvatske i Mirko Radonjić iz Crne Gore. U prezentaciji poslovnih rezultata Udruženja banaka Srbije naglasak je bio na novim poslovima a nakon toga, učesnici su postavljali pitanja koja su se, pre svega, odnosila na rad Udruženja banaka Srbije.

Viktorija Proskurovska, savetnica EBF, imala je dve veoma interesantne prezentacije: “Jačanje ekonomskog upravljanja Evropske unije” i “Najnoviji razvoj događaja po pitanju regulative EU u oblasti finansijskih usluga”. Prvu temu možete pogledati na stranicama ovog majsko - junskog broja. Kada je u pitanju drugi dokument on sadrži bankarsku

Arijane Obolenski
predsedavajuća Izvršnog odbora EBF
"Udruženje banaka Srbije je jedno od udruženja banaka sa najdužom tradicijom i jedno od najuspešnijih u Evropi."

Ariane Obolensky
Chair of the EBF Executive Committee
"The Association of Serbian Banks is one of the most successful banking associations in Europe, with the longest tradition."

Gonzalo Gasós
viši savetnik, EBF
"Potrebno izraditi pravilnik koji će se poštovati kada je u pitanju pružanje finansijskih usluga."

Gonzalo Gasós
EBF Senior Adviser
"It is necessary to draft a rulebook to be followed in the field of financial services."

Gvido Ravoet
izvršni direktor EBF
"U EBF je formirana radna grupa za krizne intervencije."

Guido Ravoet
EBF Chief Executive
"EBF Crisis Intervention Working Group has been formed."

Viktorija Proskurovska
savetnica EBF
"Evropska unija prolazi kroz proces temeljnog preispitivanja u pogledu svog ekonomskog upravljanja."

Viktorija Proskurovska,
EBF Adviser
"European Union has been undergoing a major overhaul in its economic governance."

marked the integration of the banking sector of Serbia into the EU and enabled the timely exchange of information and initiatives with the banking and financial markets in Europe, along with the long-term development of the banking sector in Serbia.

That, in terms of operations and business results in the banking sector, for several years now we have been equal to the peer EU institutions, and that the Association of Serbian Banks, compared with other banking associations, stands as a worthy business partner, given its results that many banking associations in the EU would wish for - has been shown by the recent meeting of the European Banking Federation Associates in Belgrade. This 32nd EBF Associates Meeting was hosted by the Association of Serbian banks from May 26th to May 29th 2011.

According to Ms Ariane Obolensky, Chair of the EBF Executive Committee, the European Banking Federation is extremely pleased to have such a banking association as the Association of Serbian Banks is, for its member. She also underlined that this year the Association of Serbian Banks celebrates the 90 years of its development, and that it is one of the most successful banking associations in Europe with the longest tradition, highlighting some of the operations that the ASB conducts today - Credit Bureau, Interbank Cheque Clearing, Direct Debit, etc.

On behalf of the National Bank of Serbia, the participants were addressed by Dr Bojan Markovic, Vice-Governor, whose speech focused on inflation and its causes, dinar FX rate, current operations of the Central Bank, along with some other issues of relevance for the economic and banking sector of Serbia.

One of the first items on the Agenda was the consideration of economic and financial situation in each of the countries - EBF Associates. On this occasion, the results of the banking sector of Serbia were presented, along with the operations of the Association of Serbian Banks, which was followed by presentation on the same topic by Mr Zoran Bohacek from Croatia and Mr Mirko Radonjic from Montenegro. The presentation of business results of the Association of Serbian Banks focused on the new operations, after which

regulativu i superviziju, finansijska tržišta i hartije od vrednosti, poslove sa stanovništvom i platni promet, finansijsko izveštavanje, poresku politiku i ostalo.

Sličnim pitanjem bavio se i Gvido Ravoet, izvršni direktor EBF, u svom izlaganju pod naslovom "Evropski okviri za upravljanje krizom i njeno rešavanje". Ovom prilikom predstavio je okvir koji se razvija na nivou EU. G20 je u svom kominikeu, aprila 1999. godine, ponovio poziv da se kao prioritet ojača saradnja po pitanjima sprečavanja krize, upravljanja njome i njenog rešavanja. Osim toga, da se revidiraju režimi rešavanja krize i zakoni o stečaju po zemljama a u kontekstu nedavne krize, kako bi se obezbedila najbolja reorganizacija za velike i kompleksne prekogranične finansijske institucije. Aprila 2010. godine Komitet za ekonomska i monetarna pitanja pri Evropskom parlamentu usvojio je Rezoluciju upravljanja prekograničnim krizama u bankarskom sektoru. Maja 2010. Odbor za pravna pitanja i bankarsku superviziju usvojio je dokument vezan za nacrt Rezolucije. Istog meseca i godine Evropska komisija je dala obaveštenje o sredstvima za reorganizaciju banaka. U januaru 2011. pokrenute su konsultacije o tehničkim detaljima okvira za upravljanje krizom s krajnjim ciljem da banke mogu da bankrotiraju a da ne ugroze širu finansijsku stabilnost sistema. Potrebno je, takođe, da se minimiziraju rizici zaraze i da se obezbedi kontinuitet osnovnih finansijskih usluga.

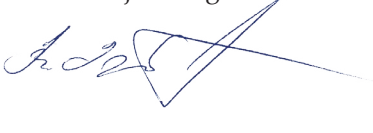
U drugom delu izlaganja govorio je o trenutnoj poziciji EBF. Formirana je radna grupa za krizne intervencije. Ona je finalizirala i dostavila odgovor za najnoviji dokument o tehničkim detaljima upravljanja krizom. Dva su načina da se pristupi rešavanju krize: sveobuhvatni pristup i ciljani pristup. Rešenja ne isključuju jedna drugu već treba da se primenjuju zajedno. Potrebno je, nastavio je Ravoet, da se sačeka odluka Borda za finansijsku stabilnost koji će formulisati konačan predlog.

Gonzalo Gasós je govorio o Bazelu III. Direktiva o kapitalnim zahtevima se privodi kraju te je izložio mere i akcije preduzete po tom pitanju i dao kratak osvrt na stavove EU o direktivi. Naglasio je da je potrebno izraditi pravilnik koji će se poštovati kada je u pitanju pružanje finansijskih usluga da bi se uspostavilo ravno igralište za celu Evropu. Bazel II je bio sofisticiran model za rešavanje rizika a Bazel III može prouzrokovati dodatne troškove. Neke banke su već postigle dovoljne nivoe amortizacije rizika koji se u bankarskom sektoru očekuju tek u 2015. godini jer su shvatile da im je to u interesu. Nijedna banka ne želi da spusti na minimum te amortizere jer bi ih i najmanji problemi doveli u opasnost.

Po oceni svih učesnika sastanak je bio izuzetno uspešan, a Udruženje banaka Srbije je kao organizator dobilo mnogo pohvala. Sledeći susret članica EBF biće u decembru ove godine u Briselu i, kako su organizatori istakli, tek posle 4. decembra imajući u vidu svečanost povodom obeležavanja 90 godina poslovanja Udruženja banaka Srbije kako bi našoj svečanosti prisustvovali i predstavnici EBF.

Sem pohvala za organizaciju, za nas su bile mnogo značajnije laskave ocene koje smo dobili za svoj dosadašnji rad i za smele i kreativne planove za budućnost. Kao ilustracija toga možda najbolje mogu poslužiti reči Gvida Ravoeta: "Nastavljate da budete kreativni i sa novim poslovima, tako da ste, imajući u vidu vaš značajan jubilej, 90 godina postojanja, u isto vreme i mlada i stara institucija".

Glavni i odgovorni urednik
dr Veroljub Dugalić



the participants asked some questions, mostly related to the activities conducted by the ASB.

Ms Viktorija Proskurovska, EBF Adviser, delivered two rather interesting presentations: "Economic Governance Issues in the EU" and "Latest Developments in EU Legislation in Financial Services". You have a chance to read more about the former topic on the pages of the current issue (May/June). When it comes to the latter document, it contains several sections, such as banking regulations and supervision, financial markets and securities, retail financial services and payments, financial reporting, taxation, etc.

Similar issues were addressed by Mr Guido Ravoet, EBF Chief Executive, in his presentation titled "European Crisis Management and Resolution Framework". On this occasion, he presented the framework being developed at the EU level. The G20 in their communiqué of April 2009 reiterated their call to strengthen as a matter of priority the cooperation on crisis prevention, management and resolution. Furthermore, the priority should be to review resolution regimes and bankruptcy laws in light of recent crisis, in order to ensure that they permit the best resolution for large, complex cross-border financial institutions. In April 2010, the European Parliament's Economic and Monetary Affairs Committee adopted a Resolution on cross-border crisis management in the banking sector. In May 2010, the EBF's Legal Committee and Banking Supervision Committee adopted a document on the draft Resolution. The same month, the European Commission published a communication on Bank Resolution Funds. In January 2011, consultations were launched on the technical details underpinning the Crisis Management Framework, with the aim of ensuring that banks can fail without jeopardizing wider financial stability of the system. It is also necessary to minimize the risks of contagion, thus ensuring continuity of essential financial services.

In the second part of his speech, Mr Ravoet spoke about the current position of EBF. He underlined that the EBF Crisis Intervention Working Group has been formed. The Group finalized and submitted its response to the most recent consultation paper on Technical Details for Crisis Management. There are two ways to approach crisis management: the comprehensive approach and the targeted approach. These two approaches are not mutually exclusive, but should be implemented together. It is necessary, Mr Ravoet continued, to await the decision of the Financial Stability Board, which will formulate the final proposal.

Mr Gonzalo Gasós spoke about Basel III. The Capital Requirements Directive is being finalized, hence he presented the measures and actions taken in this respect, and provided a brief overview of the EU positions concerning this Directive. He underlined that it is necessary to draft a rulebook to be followed in the field of financial services, in order to establish a level playground for the entire Europe. Basel II was a rather sophisticated model for risk management, but Basel III may incur additional costs for the banks. Some banks, on the other hand, have already reached the risk buffers prescribed to be reached by the banking sector by 2015, because they understood that this is in their own interest. None of these banks would want to minimize these buffers, because, in that case, even the slightest problems could pose a serious threat.

According to the assessment of all participants, the Meeting was extremely successful, and the Association of Serbian Banks, as its host, earned many credits. The following meeting of EBF associates is to be held in December 2011 in Brussels, but, as the organizers pointed out, not before December 4th, so that the ceremony to celebrate the 90 years of development of the Association of Serbian Banks could also be attended by the EBF representatives.

In addition to the praise on account of excellent organization, much more significant for us were the flattering remarks regarding our operations so far, and our daring and creative plans for the future. This is perhaps best illustrated by the following words of Mr Guido Ravoet: "You continue to be creative, expanding your scope of operations, so that, bearing in mind you important jubilee - 90 years of development - you are an institution which is young and old at the same time."