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DRUŠTVENA ODGOVORNOST BANAKA

Pojedinci kao i institucije čije su ideje, motivi i dela ispred svoga vremena najčešće su neshvaćeni i nepriznati u svojim sredinama. Za Srbiju je to već postalo činjenica koja se podrazumeva. Zbog toga se obično dešava da njihova dela i sposobnosti bivaju prihvaćeni, priznati i cenjeni tek kada ih kao takve oceni neko van naše zemlje, bogatiji i moćniji svet. I ne samo to, takva dela i postupci bivaju adekvatno prihvaćeni, njima se posvećuje značajna pažnja okruženja kome pripadaju, medija ali i države.

Slično se desilo i studiji Udruženja banaka Srbije - Doprinos bankarskog sektora ekonomiji i društvu Srbije koja je promovisana 4. decembra ove godine, na dan Udruženja kada je osnovano daleke 1921. godine.

Interesovanje medija, kao najznačajnijih institucija za informisanost javnosti, ni izdaleka nije bilo adekvatno značaju studije, kao da su jedino crne hronike, nezakonite radnje i afere ono što u poželjnom broju okuplja sva naša glasila u zemlji. Već naviknuti na slična ponašanja medija iz ranijeg perioda nismo bili obeshrabreni, odnosno pokolebani kada je reč o značaju ove studije, kao i njenoj aktuelnosti. Potvrdu da smo po svom angažovanju ispred sopstvenog okruženja, često i mnogo pre svetskih tokova, a u ovom slučaju i Evropske unije, pokazao nam je nedavni boravak u Evropskoj bankarskoj federaciji u Briselu. Naime, na decembarskom sastanku EBF, a kojoj je Udruženje banaka, kao pridruženi član, pristupilo oktobra 2007. godine, dobili smo najavu dnevnog reda za narednu, aprilsku sednicu, za koju je, kao dominantna tačka dnevnog reda, najavljena analiza doprinosa bankarskog sektora EU ekonomiji i društvu. Bili smo prijatno iznenađeni, svesni svog nedavnog istraživanja, ali ne toliko koliko su bili iznenađeni predstavnici EBF kada smo im podelili našu prezentaciju na engleskom jeziku, odštampanu kao lepo dizajniranu kolornu knjižicu.

Studija "Doprinos bankarskog sektora ekonomiji i društvu Srbije" je prva studija ove vrste ikada urađena u našoj zemlji, sa željom da se prikažu aspekti bankarskog sektora koji su evidentni, ali nedovoljno poznati prosečnom korisniku bankarskih usluga. Udruženje banaka je ovo istraživanje poverilo konsultantskoj kući A. T. Kearney. Istraživanjem je obuhvaćena 21 banka koje

SOCIAL RESPONSIBILITY OF BANKS

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Individuals and institutions whose ideas, motives and results are ahead of their times most often end up being misunderstood and unacknowledged by their environment. In Serbia this has already become a fact that goes without saying. Therefore, it usually happens that their works and abilities become accepted, acknowledged and acclaimed only after someone abroad, someone richer and more powerful, evaluates them as such. More than that, such works and actions become adequately praised, and suddenly considerable attention is devoted to them by their environment, the media and the state itself.

Similar fate befell the Study of the Association of Serbian Banks - *Contribution of the Banking Sector to the Economy and Society of Serbia*, promoted on 4 December 2013, on the day the Association was established back in 1921.

The interest of the media, as the most important institutions for getting the public informed, was by far inadequate to the Study's significance, as if crimes and illegal affairs are the only news to gather sufficient number of media representatives in Serbia. Already accustomed to the similar behavior of the media in the past, we were neither discouraged nor dispirited when it comes to the significance of this Study and its up-to-date quality. That in our engagements we are ahead of our own environment, often even ahead of the global trends, and in this case ahead of the European Union, was confirmed by our recent visit to the European Banking Federation in Brussels. Namely, at the December meeting of the EBF, whose Associate Member the Association of Serbian Banks became in October 2007, we received the announcement of the Agenda for the following session in April, the dominant item of which was the planned analysis of the EU banking sector's contribution to the economy and society. We were pleasantly surprised, aware of our own recent research, but not as surprised as the EBF representatives once we distributed to them our presentation in English, printed in the form of a beautifully designed color brochure.

The Study: *Contribution of the Banking Sector to the Economy and Society of Serbia* is the first study of this kind ever conducted in Serbia, with the aim of highlighting the aspects of the banking sector that are evident, but insufficiently known to the average user of banking services. The Association of Serbian Banks

posluje na našem tržištu, što ukupno čini 81,2% bankarskog tržišta Srbije. Određeni pokazatelji koji su korišćeni u ovoj studiji odnose se i na svih 30 banaka u Srbiji.

Motiv za izradu studije bio je da se bankarski sektor prikaže što realnije, onakav kakav jeste. Banke se kod nas posmatraju kroz lošu konotaciju u medijima i u svakodnevnom poslovanju, a da se pri tom ne obraća pažnja na pozitivne napore koje banke ulažu da bi mogle da izađu u susret svim potrebama svojih klijenata.

I ne samo zbog toga, cilj ove studije bio je da podstakne banke da se i u buduće angažuju u ostvarivanju širih ciljeva od onih koji su im primarni a odnose se na: reputaciju bankarskog sektora zemlje i njegovog ekonomskog i društvenog značaja, podršku efikasnom i konkurentnom bankarskom sektoru i širenje značaja njegove korporativne društvene odgovornosti. Isto tako i da signalizira bankama da se u narednim godinama još više angažuju u akcijama za očuvanje i zaštitu životne sredine kao i na temeljnijem i savremenijem vođenju evidencije o ovim aktivnostima. Naime, sa ovim i sličnim istraživanjima nameravamo u Udruženju banaka da nastavimo i u narednim godinama.

Mnoštvo je interesantnih podataka i poređenja dala ova studija koju smo osim te prve prezentacije objavili i na našem sajtu, ali i u formi manje brošure na nekoliko jezika: srpskom, engleskom, nemačkom, francuskom, italijanskom, grčkom i ruskom. One će biti podeljene bankama, ambasadama, bibliotekama, određenim vladinim i drugim institucijama. Ovog puta ističemo samo neke najznačajnije elemente iz studije.

Bankarski sektor je visoko likvidan, sa dobrom adekvatnošću kapitala i dominirajućim stranim vlasništvom. Ključni doprinosi bankarskog sektora Srbije: stabilan oslonac i partner državi, stabilan izvor kapitala ukupnoj privredi, odgovoran partner i oslonac u krizi, mobiliše štednju i pretvara je u investicije, unapređuje efikasnost društvene zajednice, zapošljava i edukuje, jača položaj žena u društvu, ulaže u doprinos društvenoj zajednici i odgovoran je prema njoj.

U bruto domaćem proizvodu Srbije bankarski sektor učestvuje sa 2,4%. Krediti državi predstavljaju jednu sedminu ukupnih plasmana banaka, država ima 13 kredita u korišćenju za finansiranje budžeta uzetih od 11 banaka, od kojih 50 odsto ima grejs period od jedne godine. Podrška budžetu države ogleda se i u ulaganjima banaka u hartije od vrednosti.

Evropska bankarska federacija

Evropska bankarska federacija (EBF) je osnovana 1960. godine kao ujedinjeni glas banaka osnovanih u Evropi. EBF, sa sedištem u Briselu, zastupa interese preko 4.500 evropskih banaka, iz 31 nacionalnog udruženja banaka, sa više od 2,5 miliona zaposlenih. EBF predstavlja, zastupa i promoviše interese svojih članica, ostvarujući tako i šire ciljeve:

1. Reputacija bankarskog sektora i njegov društveni i ekonomski značaj.
2. Podrška politikama EU u promociji jedinstvenog finansijskog tržišta.
3. Promocija regulative u EU.
4. Zalaganje za slobodnu i fer konkurenciju u EU i svetskim tržištima.
5. Podrška efikasnosti i konkurentnosti banaka.
6. Širenje značaja korporativne društvene odgovornosti bankarskog sektora.

Članice EBF su udruženja banaka iz sledećih zemalja: Austrija, Belgija, Bugarska, Češka, Danska, Estonija, Finska, Francuska, Grčka, Holandija, Irska, Island, Italija, Kipar, Letonija, Lihtenštajn, Luksemburg, Litvanija, Mađarska, Malta, Nemačka, Norveška, Poljska, Portugalija, Slovačka, Slovenija, Španija, Švedska, Švajcarska, Velika Britanija i Hrvatska.

Pridružene članice: Albanija, Andora, Crna Gora, Hrvatska, Jermenija, Monako, Makedonija, Rumunija, Rusija, Srbija, Turska i Ukrajina.

Udruženju banaka Srbije članstvo omogućava pravovremenu razmenu informacija i inicijativa sa bankarskim i finansijskim tržištima Evrope, a time i dalji dugoročni kvalitativni razvoj bankarskog sektora u našoj zemlji. To predstavlja i integraciju bankarskog sektora Srbije u EU iako naša zemlja nije članica Evropske unije.

entrusted this research to the consulting firm A. T. Kearney. It involved 21 banks operating in the Serbian market, accounting for 81.2% of the banking market in Serbia. Certain indicators used in the Study referred to all 30 banks operating in Serbia.

European Banking Federation

The European Banking Federation (EBF) was established back in 1960, as the united voice of the European banks. The EBF, seated in Brussels, represents the interests of over 4.500 European banks, from 31 national banking associations, with more than 2.5 million employees. The EBF represents and promotes the interests of its members, thereby achieving wider goals:

1. Reputation of the banking sector and its social and economic significance.
2. Support to the EU policies in the promotion of a single financial market.
3. Promotion of the EU regulations.
4. Support to the free and fair competition in the EU and global markets.
5. Support to the efficiency and competitiveness of banks.
6. Raised awareness of the corporate social responsibility of the banking sector.

The EBF Members are the banking associations from the following countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Great Britain, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, and Switzerland.

Associate Members are: Albania, Andorra, Armenia, Croatia, Macedonia, Monaco, Montenegro, Romania, Russia, Serbia, Turkey and Ukraine.

The EBF membership enables to the Association of Serbian Banks a timely exchange of information and initiatives with the banking and financial markets in Europe and thereby a further long-term, qualitative development of the banking market in Serbia. At the same time, this represents an integration of the banking sector of Serbia in the EU, even though our country is still not a European Union member.

The motivation for this study was for the banking sector to be presented as realistic as possible, as it truly is. Banks in Serbia have been perceived through the bad connotation in the media and their everyday operations, with no attention whatsoever being placed on the positive efforts invested by banks so that they could meet all the needs of their clients.

For this and for other reasons, the objective of this study was to encourage banks to continue to engage in achieving wider goals than their primary goals, related to: the reputation of the banking sector of Serbia and its economic and social significance; support to the efficient and competitive banking sector and raised awareness of its corporate social responsibility. Moreover, the idea was to send a signal to the banks to continue in the forthcoming years to get even more engaged in environmental preservation and protection activities, and to keep a more comprehensive and advanced records of these activities. Namely, we at the Association of Serbian Banks intend to continue conducting similar studies in the years to come.

Many interesting comparisons and pieces of data were provided by this Study, which was, following its preliminary presentation, also published on our website, and in the form of a brochure in several languages: Serbian, English, German, French, Italian, Greek and Russian. They will be distributed to banks, embassies, libraries, and certain governmental and other institutions. This time, we are highlighting just some of the most significant elements from the Study.

The banking sector is highly liquid, with good capital adequacy and dominant foreign ownership. The key contributions of the banking sector of Serbia are the following: it is a stable support and partner to the state; a stable source of capital to the entire economy; responsible partner and support in times of crisis; it mobilizes savings and turns it into investments; it improves the efficiency of the society; recruits and educates; strengthens the position of women in the society; invests in environmental protection and acts responsibly towards the social environment.

The banking sector has a 2.4% share in the GDP of Serbia. Loans to the state account for 1/7 of total bank loans. The state uses 13 loans

Banke su investirale u 60 odsto ukupnih državnih hartija od vrednosti, u iznosu od 237 milijardi dinara. Indirektno finansiraju državu i putem kreditiranja kompanija u većinskom državnom vlasništvu, a u 2013. godini ti plasmani iznose ukupno 800 miliona evra.

Bankarski sektor je druga privredna grana po vrednosti doprinosa budžetu Srbije na osnovu plaćenih poreza iz poslovanja (ne računajući poreze na zarade zaposlenih), sa iznosom plaćenog poreza u 2012. godini od 24,5 milijardi dinara, što je 8,9 odsto ukupno plaćenih poreza. Srpski bankarski sektor prednjači u finansiranju privrede u poređenju sa zemljama u regionu, sa rastom kreditiranja preduzeća od 16,1 odsto u proteklih pet godina. Banke pokazuju odgovornost da pruže podršku u oporavku likvidnosti privrede činjenicom da su prošle godine odobrile oko 60 odsto zahteva za reprogram duga i više od 70 odsto zahteva za restrukturiranje kredita.

Ilustrujući doprinos bankarskog sektora društvu, studija ukazuje da banke građanima i privredi, kroz svoje usluge, omogućavaju efikasnost u svakodnevnim aktivnostima kroz platni promet, internet, telefonsko i mobilno bankarstvo, kupovinu putem interneta i plaćanje platnim karticama. U Srbiji je izdato preko 5 miliona platnih kartica a internet bankarstvo koristi gotovo milion stanovnika. U prošloj godini, obavljeno je 198,6 miliona plaćanja, u vrednosti od 506,2 milijardi dinara, a 1,8 miliona građana je zahvaljujući bankarskim tehnologijama kupilo robu ili usluge putem interneta.

Od 2005. godine banke su omogućile kupovinu preko 93.000 stanova građanima Srbije. Građanima je s prosečnom zaradom u zemlji potrebno 8 godina štednje celokupne mesečne zarade da bi obezbedili sredstva za kupovinu stana prosečne vrednosti. Kada se ta štednja umanji za troškove života, period je značajno duži od pomenutog. Studija ističe i dopinos banaka jačanju položaja žena u društvu, precizirajući da od 27.775 zaposlenih dve trećine čine žene, od kojih su 49 odsto na menadžerskim pozicijama. Prosečno godišnje 7,4 odsto zaposlenih žena u bankarskom sektoru odsustvuje zbog održavanja trudnoće ili nege deteta posle porođaja, što je u uslovima negativne stope priraštaja u Srbiji ohrabrujući podatak.

U prethodnih pet godina banke su donirale preko 1,5 milijardi dinara, najranjivijim grupacijama. U istom perioda bankarski sektor je prosečno godišnje sponzorisao društvene kategorije sa preko 198 miliona dinara. Dodatno, svake godine 19 odsto više zaposlenih u bankama učestvuje u volonterskim akcijama koje postaju deo tradicije banaka u Srbiji.

Banke odlikuje savesna potrošnja resursa i rastuća svest o značaju očuvanja i zaštite životne sredine u koju ulažu preko 100 miliona dinara godišnje. Reciklira se preko 100 miliona kilograma potrošnog materijala, a društvena odgovornost ogleda se i u rastućem trendu praćenja potrošnje električne energije, vode, papira, otpada i emisije CO_2.

O društveno odgovornom poslovanju banaka možda najilustrativnije govori 35 nagrada koje su banke dobile u prethodnih pet godina.

Glavni i odgovorni urednik
dr Veroljub Dugalić

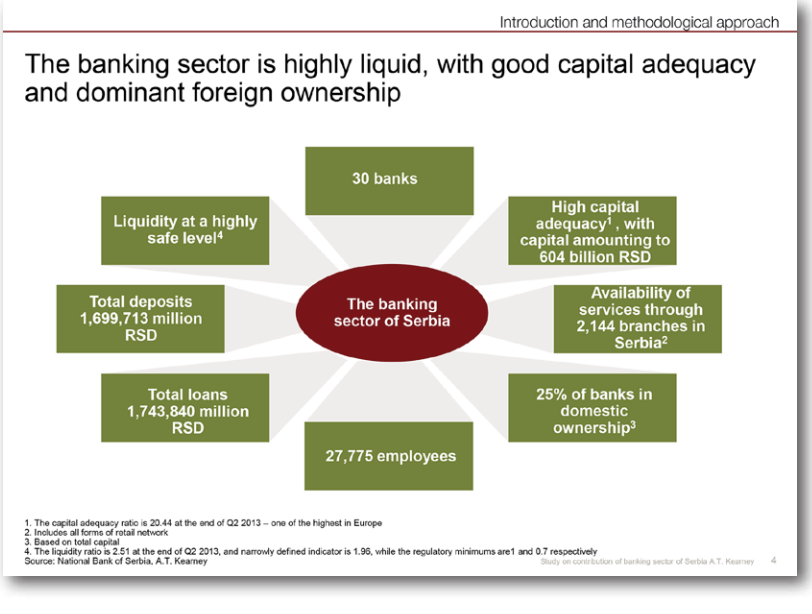
for financing the budget, granted by 11 banks, 50% of which have a one-year grace period. The support to the budget is also manifested by banks' investments into debt securities. Banks have invested into 60% of total government securities, in the amount of 237 billion RSD. Banks indirectly finance the state by lending to companies with majority state ownership, and in 2013 these loans amounted to a total of 800 million EUR.

Banking sector is the second industry according to the value of contributions to the budget of Serbia through paid taxes from business (excluding the tax on employees' income), the paid tax in 2012 amounting to a total of 24.5 billion dinars, i.e. 8.9% of total taxes paid to the state. This sector excels in financing the economy compared to the countries in the region, with 16.1% growth of lending to corporates in the past five years. The responsibility of banks to provide support to the process of recovering liquidity of the economy was demonstrated by the fact that last year they allowed about 60% of requests for debt rescheduling and over 70% of request for loan restructuring.

Illustrating the banking sector's contribution to the society, the Study indicates that banks, through their services, facilitate efficiency in the everyday activities of both retail and corporate clients, by means of the payment system, Internet, telephone and mobile banking, E-commerce and payment cards. There are over 5 million payment cards issued in Serbia, and Internet banking is used by almost a million citizens. In the past year, there were 198.6 million payment transactions, in the total amount of 506.2 billion RSD, whereas 1.8 million citizens purchased goods or services online, thanks to banking technologies.

Since 2005 banks have enabled the purchase of over 93.000 homes to the citizens of Serbia. Under the current circumstances of the average salary in Serbia, it takes 8 years of saving full monthly salary for a citizen to procure funds to purchase an apartment of average market value at the country level. When we deduct the costs of living from this amount, the concerned period is much longer. The Study also underlines the banks' contribution to strengthening the position of women in the society, stating that, out of 27,775 bank employees, two thirds are female, 49% of which hold managerial positions. Moreover, on average per year 7.4% of employed women in the banking sector take maternity and parental leave, which is particularly encouraging bearing in mind the negative birth rates in Serbia.

In the past five years, banks have donated over 1.5 billion dinars, mostly to the vulnerable groups. In the same period, the banking sector on average annually sponsored different social categories with over 198 million dinars. Furthermore, every year 19% more bank employees participate in volunteer activities, which have become a part of the tradition of banks in Serbia.

Banks are characterized by rational resource consumption and growing awareness about environmental protection, in which they invest over 100 million dinars per year. Over 100 million kilograms of consumable material have been recycled, the social responsibility of banks also being reflected in the increasing trend of monitoring the consumption of electricity, water, paper, waste and CO2 emissions.

Perhaps what best illustrates the socially responsible business of banks are the 35 awards that they have received in this field in the past five years.