



## UVODNA REČ

U proteklom periodu bankarski sektor vodio je svoje bitke na nekoliko frontova.

Na onom najvažnijem, banke nastavljaju da budu značajna podrška građanima i privredi u prevazi-  
laženju krize izazvane kovidom i u organizaciji svakodnevnog života i poslovanja. Nastavlja se konsol-  
idacija bankarskog sektora i, uz očuvanu stabilnost, svakako možemo reći da je on sve jači.

Na drugom frontu vodi se kontinuirana borba za dobro razumevanje onoga što naše banke rade. U  
delu javnosti otvoreno je pitanje naknada, zatim i pitanje cena različitih bankarskih usluga. Udružen-  
je banaka Srbije iznelo je u puno navrata različite ubedljive argumente. Uspeli smo da mnogi shvate  
društveni značaj ovog pitanja i da organizovana kampanja neće pogoditi samo banke, već i celokupan  
finansijski sektor, a posledično i celu zemlju, građane i privredu. Verujemo da se atmosfera menja u  
pozitivnom pravcu i da ćemo doći do rešenja koje je i pravično i dobro za razvoj ne samo bankarstva,  
već i cele naše ekonomije.

Ova borba i uopšte otvaranje pitanja kao što su osiguranje stambenih kredita, naknade i tarife, pot-  
vrđuje nam koliko je velika potreba da svi zajedno radimo na edukaciji svih korisnika bankarskih uslu-  
ga. Samo podizanjem finansijske pismenosti dostići ćemo da ljudi razumeju šta je suština bankarskog  
posla, šta je uloga bankarskog sistema i kako se formiraju cene određenih usluga. To je oblast koja će  
za UBS biti jedan od prioriteta.

Na kraju, podsetimo da je ovo godina u kojoj obeležavamo 100 godina od osnivanja Udruženja bana-  
ka. To je trajanje koje potvrđuje koliko je bilo opravdano osnivanje takve institucije. Istovremeno,  
jedan takav jubilej za nas je razlog za ponos, ali i obaveza da nastavimo razvoj bankarskog sektora i da  
ga budućim generacijama ostavimo još kvalitetnijeg nego što je on danas.

Vladimir Vasić

A handwritten signature in blue ink, appearing to read 'Vladimir Vasić', written in a cursive style.

Generalni sekretar  
Udruženje banaka Srbije



## A WORD OF INTRODUCTION

Recently, the banking sector has been fighting its battles on several fronts.

On the most important front, banks continue to provide significant support to citizens and the economy in overcoming the crisis caused by the Covid-19 pandemic, as well as in the organisation of everyday life and business. The consolidation of the banking sector continues, and with the preserved stability we can certainly say that it is getting stronger.

On the other front, there is a continuous struggle for a solid understanding of what our banks are doing. A segment of the public raised the issue of fees, as well as the issue of the cost of various banking services. The Association of Serbian Banks has presented various convincing arguments on many occasions. We have managed to help many people understand the social significance of this issue and that the orchestrated campaign will not only affect banks, but also the entire financial sector, and consequently the entire country, citizens and the economy. We believe that the atmosphere is changing in a positive direction and that we will reach a solution which is both fair and just, for the development of not only banking, but also our entire economy.

This struggle, and generally such as housing loan insurance, fees, and tariffs, confirms to us how great the need is for us all to work together on the education of all users of banking services. Only by raising financial literacy will we make people understand what the essence of the banking business is, what the role of the banking system is and how the prices of certain services are formed. This domain will be one of the priorities for the ASB.

Finally, let us mention once again that this is the year in which we mark the 100th anniversary of the founding of the Association of Serbian Banks. This perseverance confirms how justified the foundation of such an institution was. At the same time, such a jubilee is a reason for us to be proud, but also an obligation to continue the development of the banking sector and to leave it to future generations in an even better state than it is today.

Vladimir Vasić

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Secretary General  
Association of Serbian Banks