



O KRIZNOM PR-U

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San svih nas koji radimo u bankarstvu je da poslujemo u okruženju u kojem vlada sigurnost, mir i poverenje, jer je to atmosfera koja pogoduje svakom biznisu, a posebno ovako osetljivom, kao što je naš. Ali san je jedno, a realnost drugo i obaveza svih profesionalaca je da se prilagode objektivnoj situaciji, a ona je često i više nego turbulentna, krizna i sa povećanim rizikom.

Upravo takav period je iza bankarskog sistema u Srbiji. I to objašnjava zašto je poslednjih godina fokus UBS u oblasti komunikacija bio više na rešavanju teških pitanja, a manje na uobičajenoj bankarskoj praksi.

Poslednje dve godine u čitavom svetu obeležila je korona. Sa izbijanjem pandemije, o kojoj u martu 2020. nismo znali baš ništa, važno je bilo najpre da se brzo, pouzdanom i (samo)uverenom komunikacijom spreči izbijanje panike i nepredvidivih reakcija klijenata, koje su u ovako teškim potresima apsolutno moguće. Udruženje se, uz Narodnu banku Srbije, pojavilo kao najaktivniji autoritet i tumač situacije u finansijskom sistemu. U tome smo imali presudnu podršku banaka, koje su svojim organizovanim radom i tačnim ispunjavanjem obaveza potvrđivale sve optimističke izjave.

Kada smo u početnoj fazi zatvaranja potvrdili stabilnost i sposobnost bankarskog sistema, pokazalo se koliki je značaj banaka za građane i privredu u ovakvim kriznim situacijama. Komunikacija Udruženja fokusirala se upravo na tu temu, da što glasnije prenesemo javnosti koliki je zapravo udeo banaka u podršci koju klijenti dobijaju tokom pandemije - kroz tri faze moratorijuma, kroz garantnu šemu za privredu, ali i kroz sve druge olakšice u politici stambenih i gotovinskih kredita i drugih bankarskih usluga, koje su tokom kriznog perioda uvedene.

Kada danas analiziramo rad celog bankarskog sektora, kao i komunikaciju povodom toga, možemo zaista da budemo zadovoljni utiskom koji smo ostavili u najširoj javnosti, ali i u stručnim krugovima, regulatornim i državnim telima.

Naravno, svedoci smo da ovo nije jedina krizna situacija koju su Udruženje i svi predstavnici banaka rešavali u poslednjem periodu. Kada smo 2019. uspeali da dođemo do nimalo lakog rešenja za kredite indeksirane u švajcarskim francima, samo nakratko pojavio se utisak da ulazimo u period mirnijeg poslovanja. Sem globalnog velikog iznenađenja - korone, dočekala nas je i jedna sasvim lokalna specifičnost - talas tužbi zbog naknade za obradu kredita.

Iako je reč o pravnom nonsensu, o jednoj poslovnoj situaciji koja se nije pojavila nigde kao u Srbiji, naišli smo na ozbiljnu prepreku, koja je tražila ne samo izuzetno veliko angažovanje Udruženja, već i neke nimalo lake odluke. Iako smo od početka bili uvereni u ispravnost poslovanja banaka po

pitanju naknada, u praksi smo se susreli sa donekle razumljivom željom jednog broja ljudi da ostvare određenu materijalnu dobit, ali i sa nekoliko interesnih grupa koje su vrlo beskrupulozno podgrevale takve želje, kršeći sva pravila ne samo fer poslovne prakse, već i profesionalnih standarda svojih profesija, a neretko i zakona.

Ako ovome dodamo spremnost jednog broja medija da eksploatiše jednu za njih atraktivnu temu, kao i sudove čija je praksa bila neujednačena, našli smo se u veoma komplikovanoj poslovnoj, ali i komunikacionoj situaciji.

Danas možemo da kažemo da smo na dobrom putu da ovu složenu situaciju rešimo. U tome su nam naravno pomogli pre svega kvalitetni argumenti, kojima su banke potvrdile svoje ispravno poslovanje. Međutim, i uz vrlo dobre argumente trebalo je uložiti puno energije da oni dođu do svih relevantnih krugova, da budu prihvaćeni u medijima i da oni, uprkos prvobitnoj spremnosti da se gotovo isključivo stave na stranu građana, prihvate da su činjenice ipak značajno drugačije.

Trebalo je savladati i saradnju nekoliko lobija koji su u talasu masovnih tužbi videli priliku za izvanrednu zaradu, koja se meri desetinama miliona evra. Čini nam se da je danas taj interes javno razobličen i da se ne može tako lako sakrivati iza navodne brige za malog čoveka, građanina i klijenta banke.

Danas, kao što znamo, imamo jasan stav Vrhovnog kasacionog suda, koji je ocenio da su bankarske naknade za obradu troškova kredita naplaćivane u skladu sa zakonom. Imamo sudsku praksu koja se značajno menja i prilagođava pomenutom stavu VKS.

Sve krize koje smo zajedno prošli bile su velika škola. Upozorile su nas da vreme za poslovanje nikad nije idealno i ako nam se učini da jeste – to je samo zato što je sledeće iznenađenje još dobro sakriveno. Verujemo da smo sada značajno spremniji za izazove nego što smo bili pre samo nekoliko godina i to je veliki plus za Udruženje banaka i celokupan bankarski sistem.

Mi se već sada okrećemo onim standardnim temama kojima i želimo da se bavimo: razvojem samog bankarskog sistema, edukacijom građana i unapređenjem reputacije banaka. To ćemo činiti svakog dana, ali uz svest da su nove krize moguće i uz mnogo veću spremnost da im se suprotstavimo i prilagodimo.



ABOUT CRISIS COMMUNICATION

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The dream of all of us who work in banking is to operate in an environment where security, peace and trust prevail, as such an atmosphere is beneficial to every business, and especially to such a sensitive field as ours. But a dream is one thing, and the reality is another, and the obligation of all professionals is to adapt to the objective situation, which is often more than turbulent, with crises and increased risk.

The banking system in Serbia has faced such a period. And that explains why, in recent years, the ASB's focus in the field of communications has been more on resolving difficult issues, and less on common banking practice.

The last two years have been marked by Covid-19 on a global level. With the outbreak of the pandemic, about which we knew nothing back in March 2020, it was important to maintain fast-paced, reliable and (self-)confident communication to quickly prevent panic and unpredictable reactions of clients, which are an absolute possibility in such severe circumstances. The Association, along with the National Bank of Serbia, has emerged as the most active authority and interpreter of the situation in the financial system. In that, we have had the crucial support of the banks, which, with their organized work and accurate fulfilment of obligations, confirmed all the optimistic statements.

When we confirmed the stability and capability of the banking system in the initial phase of lockdown, it became clear how important banks are for citizens and the economy in such crisis situations. The Association's communication focused on this topic, to convey to the public, as loudly as possible, the contribution of banks in the support that clients received during the pandemic - through three phases of the moratorium, through the Guarantee Scheme for the economy, but also through all other benefits in housing and cash loans policy, as well as other banking services, which were introduced during the crisis.

By analysing the work of the entire banking sector today, as well as the communication about it, we can truly understand how satisfied we can be with the impression we left on the general public, as well as on professional circles, regulatory, and state bodies.

Of course, we are aware that this is not the only crisis that the Association and all representatives of banks have resolved in the last period. In 2019, when we managed to reach a not at all easy solution for the issue of loans indexed in Swiss francs, we were only briefly under the impression that we were entering a period of calmer business operations. Apart from the big surprise for the global community - the coronavirus, we also faced a problem fully contained to our domestic sector - a wave of lawsuits over loan processing fees.

Although the matter is legally nonsensical, a business situation the likes of which had not appeared anywhere besides Serbia, we have encountered a serious obstacle, which required not only the substantial engagement of the Association, but also making some not at all easy decisions. Although we were convinced from the onset that the banks' operations in terms of fees were lawful, in practice we were met with a somewhat understandable desire of a number of people to make some material gain, and with several interest groups that unscrupulously fuelled such desires, breaking all fair business practices, the professional standards of their professions, and often the law.

If we add to this the readiness of a number of media outlets to exploit a topic that is attractive to them, as well as the courts whose practice was not uniform, we found ourselves in a very complicated business and communication situation.

Today we can say that we are on a good path to solve this complex situation. Of course, we were helped by quality arguments, with which the banks confirmed their lawful operations. However, even with presenting very good arguments, a lot of energy had to be invested to reach all relevant circles, to be accepted in the media and for them, despite their initial readiness to almost exclusively side with the citizens, to accept that the facts are significantly different.

It was also necessary to overcome the cooperation of several lobbies, which saw the wave of mass lawsuits as an opportunity for extraordinary earnings, which is measured in tens of millions of euros. It seems to us that that interest has now been publicly exposed and that it cannot be so easily hidden behind the alleged care for the regular people, citizens, and bank clients.

Today, as we know, we have a clear position of the Supreme Court of Cassation, which assessed that banks' loan processing fees were collected in accordance with the law. We have case law that is significantly changing and adapting to the mentioned position of the Supreme Court of Cassation.

All the crises we went through together were a great lesson. They warned us that the time for business is never ideal, and if it seems to us that it is – that is only because the next surprise is still well hidden. We believe that we are now significantly more prepared for challenges than we had been just a few years ago, and that is a big plus for the Association of Serbian Banks and the entire banking system.

We are already turning our focus to those standard topics that we want to cover: the development of the banking system itself, the education of citizens and the improvement of the banks' reputation. We will keep doing so on a daily basis, while bearing in mind that new crises are possible, and with a much greater readiness to react and adapt to them.