

# Make The Right Move



**METALS-BANKA**  
a.d. Novi Sad



**METALS-BANKA a.d. Novi Sad, Bulevar Cara Lazara 7a, Serbia and Montenegro**

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Ananije Pavićević, generalni direktor

## "METALS-BANKA" BANKA VELIKOG DOMETA

### "Metals-Banka" - Bank with a Long Range

Ananije Pavicevic, General Director

"Metals-banka" nema neizmirene obaveze, dinarska i devizna likvidnost na zavidnom nivou  
 Korespondentski odnosi sa 140 banaka u inostranstvu  
 Novčani akcijski kapital "Metals-banke" u 2005.godini - 26,5 miliona evra  
 Dobit za 2004. godinu 221 milion dinara

"Metals-Banka" has no unsettled obligations, with its dinar and foreign exchange liquidity being at an enviable level  
 Correspondent relations with 140 banks abroad  
 "Metals-Banka's" money share capital in 2005 - 26.5 million EUR  
 Profit in 2004 - 221 million dinars

"Metals-banka" a.d. Novi Sad razvija se i raste, neguje svoje već tradicionalne vrednosti, a to su likvidnost, efikasnost i fleksibilnost. Ona razvija dobre odnose među svojim klijentima i stimuliše ih na međusobnu saradnju. Proširenjem lepeze svojih usluga "Metals-banka" svakim danom stiče sve više klijenata, koji žele da sa njom podele uspehe poslovanja u 2005, kao i u svim narednim godinama koje su pred nama.



"Metals- Banka" a.d. Novi Sad is developing and growing, it is cherishing what have become its traditional values, which include liquidity, efficiency and flexibility. It develops good relations among its clients and stimulates them to cooperate among one another. With the broadening of its range of services, "Metals-Banka" has a growing number of clients each day, who wish to share with it the business successes in 2005 and in all the years to come.

"Metals-banka" iz Novog Sada je osnovana 1990. godine od strane 37 osnivača. Ali, za relativno kratko vreme nametnula se svojom poslovnošću i likvidnošću i postala značajna članica bankarskog sistema Srbije. O rastu poverenja u banku najbolje govori podatak da ona sada ima 710 akcionara.

Svoje poverenje, akcionari su neprekidno poveravali uspešnom timu menadžera, na čijem čelu je od osnivanja Banke do danas generalni direktor Ananije Pavićević.

#### VISOKA DOBIT

Prošlu, 2004. godinu, "Metals-banka" završila je vrlo uspešno, sa ostvarenom dobiti od 221 milion dinara.

Banka je tokom cele godine poslovala sa visokim stepenom likvidnosti, kako dinarski, tako i devizno. Banka ispunjava sve relativne pokazatelje koje propisuje Narodna banka Srbije, a novčani deo njenog akcijskog kapitala, pre pružanja DDOR banke, iznosio je 16,4 miliona evra. Kod plasmana je zadržala politiku hipotekarnog obezbeđenja, pa je 95% bančinih plasmana obezbeđeno hipotekama.

"Metals-Banka" of Novi Sad was established in 1990 by 37 founders. However, in a relatively short period of time, it made a name for itself with its business-efficiency and liquidity, thus becoming an important member of the Serbian banking system. The growing confidence in the bank is attested to by the fact that is now has 710 shareholders.

The shareholders have constantly been placing their confidence in the successful team of managers, at the helm of which has been director general Ananije Pavicevic, ever since the bank's foundation.

#### HIGH PROFIT

"Metals-Banka" ended the previous year of 2004 very successfully, with a profit of 221 million dinars.

Throughout the year, the bank operated with a high level of liquidity, in both dinar and foreign currency terms. The bank has met all the relative indicators prescribed by the National Bank of Serbia, while the money part of its share capital, before the takeover of "DDOR Banka", was 16.4 million EUR. In the case of placements, it has retained the policy of mortgage security, so that 95% of the bank's placements are secured by mortgages.

### NEMA TERETA

"Metals-banka" nema nikakve finansijske terete, a po tome je specifična banka u odnosu na druge banke. To joj daje veoma bitne pozicione i strateške prednosti u odnosu na većinu drugih banaka.

"Metals-banka" nema obaveze po osnovu stare devizne štednje, nema obaveze po osnovu ino-kredita i ino-garancija iz perioda pre finansijskih sankcija, a ni sada nema dospеле neizmirene obaveze.

Dinarska i devizna likvidnost banke je na zavidnom nivou.

### "Metals-banka" preuzela DDOR banku

Preuzimanjem "DDOR banke", od 01.01.2005. godine u "Metals-banci" je povećana bilansna suma i ona sada iznosi oko pet milijardi dinara, od čega je neto bilansna suma oko 4 milijarde i 100 miliona dinara.

Novčani deo akcionarskog kapitala iznosi 26,5 miliona evra, koeficijent adekvatnosti kapitala 79,29%, pokazatelj trajnih ulaganja 37,45%, pokazatelj velikih kredita 9,85%, pokazatelj likvidnosti preko 3, a pokazatelj deviznog rizika 18,81%. Svi pokazatelji u skladu su sa propisanim pokazateljima od strane NBS.

Povećan je broj klijenata sa 7.000 na 8.000 (bez fizičkih lica), i naravno, povećan je broj akcionara banke. Međutim, i dalje je zadržana velika disperzija akcionara, pa samo tri akcionara imaju učešće u ukupnom akcijskom kapitalu banke koje je veće od 5%. Najveći akcionar je kompanija za osiguranje "DDOR" Novi Sad, sa 18,84% akcijskog kapitala, dok ostala dva akcionara imaju učešće do 5,5%.

Značajno je proširena mreža organizacionih jedinica.

### MEĐUNARODNA POZICIJA

"Metals-banka" je banka sa tzv. velikim ovlašćenjem Narodne banke Srbije. Ona je registrovana za obavljanje svih vrsta deviznih poslova, uključujući i kreditne odnose sa inostranstvom.

Poslove platnog prometa sa inostranstvom banka obavlja sa preko 140 banaka sa kojima ima korespondentske odnose, šireći i dalje mrežu direktnih korespondentskih odnosa na zemlje sa kojima klijenti banke ostvaruju najveći obim trgovinske razmene.

### ŠIRENJE MREŽE

Pored Glavne ekspoziture u Novom Sadu, Banka ima još 36 organizacionih jedinica u 25 mesta u Vojvodini i Beogradu, u kojima obavlja svoje usluge.

Poslovna politika Banke je da stalno širi mrežu ekspozitura, kako u Vojvodini, tako i u Srbiji, u cilju uspostavljanja što bolje komunikacije sa korisnicima njenih usluga. Istovremeno, Banka razvija svoju mrežu veoma racionalno, sa optimalnim brojem i strukturom zaposlenih.

### RAZNOVRNSNA USLUGA

Banka obavlja depozitne, kreditne, devizne, devizno-valutne i menjačke poslove, poslove izdavanja hartija od vrednosti, novčanih kartica (emisioni poslovi), depo-poslove, kupovinu i prodaju hartija od vrednosti, garancijske poslove, poslove platnog prometa, usluge posredovanja i trugovine hartijama od vrednosti, kupovine i naplate potraživanja, brokersko-dilerske poslove, kao i pružanje drugih finansijskih usluga.

### ELEKTRONSKO POSLOVANJE

U asortimanu usluga "Metals-banka" svojim klijentima nudi mogućnost obavljanja elektronskog platnog prometa, odnosno obavljanje dela poslova platnog prometa preko sopstvenog računara i to:

### NO BURDENS

"Metals-Banka" has no financial burdens, which makes it quite specific in relation to other banks. This gives it very important position-wise and strategic advantages vis-à-vis most other banks.

"Metals-Banka" has no obligations resulting from frozen foreign currency deposits, no obligations based on foreign credits and foreign guarantees from the period before the financial sanctions, and even now it has no unsettled due obligations.

The bank's dinar and foreign currency liquidity is at an enviable level.

### INTERNATIONAL POSITION

"Metals-Banka" is a bank with the so-called broad authorization of the National Bank of Serbia. It is registered to perform all types of foreign exchange transactions, including foreign credit relations.

It performs foreign payment operations through over 140 banks with which it has correspondent relations, further spreading its network of direct correspondent relations to countries with which the bank's clients have the largest scope of trading.

### NETWORK BROADENING

Apart from the main office in Novi Sad, the bank has another 36 organizational units in 25 places in Vojvodina and in Belgrade, where it performs its services.

The bank's business policy includes the constant broadening of its network of branch offices, both in Vojvodina and in Serbia, for the purpose of establishing as best a communication with the users of its services as possible. At the same time, the bank is developing its network very rationally, with an optimal number and structure of employees.

### DIVERSIFIED SERVICES

The bank performs deposit, credit, foreign exchange and exchange operations, it issues securities, payment cards (issuing jobs), performs custody, the purchase and sale of securities, guarantee operations, payment operations, mediation services and trading with securities, the purchase and collection of claims, brokerage-dealer jobs, as well as other financial services.

### "Metals-Banka" takes over "DDOR Banka"

With the takeover of "DDOR Banka" on January 1, 2005, the balance sheet sum of "Metals-Banka" increased and is now around five billion dinars, out of which the net balance sheet sum is around 4 billion and 100 million dinars.

The money part of the share capital is 26.5 million EUR, the capital adequacy coefficient is 79.29%, the permanent investments indicator 37.45%, the large credit indicator 9.85%, the liquidity indicator over 3, and the foreign currency risk indicator 18.81%. All the indicators are in line with the indicators prescribed by the NBS.

The number of clients has increased from 7,000 to 8,000 (without physical persons), and of course, the number of the bank's shareholders has grown as well. However, a large dispersion of the shareholders has been retained, so that only three shareholders have stakes of over 5% of the bank's total share capital. The biggest shareholder is the "DDOR Novi Sad" insurance company, with 18.84% of the share capital, while the other two shareholders own up to 5.5%.

The network of organizational units has been considerably expanded.

### ELECTRONIC BANKING

The range of "Metals-Banka's" services includes the possibility of performing electronic payment operations, i.e. doing part of the payment operations jobs through one's own computer as follows:

virmanska plaćanja tokom 24 časa dnevno, mogućnost štampanja izvoda na svom računaru ili prijem izvoda na telefaksu, uvid u stanje i promet na svom tekućem računu tokom 24 časa, svakog dana u godini,

uvid u trenutne statute naloga podnetih na plaćanje (konačno realizovani, na čekanju na kliring, na čekanju nema pokrivača na računu isl.) u toku 24 časa dnevno,

obaveštenje o stanju i prilivu na tekući račun i druga aktuelna

#### **Prestizni ugovor**

Paralelno sa procesom spajanja dve banke, zaključen je Ugovor o poslovno-tehničkoj saradnji sa akcionarskim društvom za osiguranje i reosiguranje "DDOR" Novi Sad, koji, kao najveći akcionar banke, ima posebne interese. Ova saradnja biće realizovana na sledeći način:

"Društvo za osiguranje i reosiguranje "DDOR" će omogućiti banci da u svim njegovim prostorima otvori svoje organizacione delove - ekspoziture i filijale.

"DDOR" će sve svoje dinarske i devizne poslove obavljati preko "Metals-banke" i svim svojim partnerima će preporučiti da rade preko "Metals-banke". "Metals-banka" će, pored platnog prometa za "DDOR", obavljati sve dinarske, devizne i garancijske poslove

"Metals-banka" će ponuditi kreditiranje određene grupe proizvođača iz oblasti osiguranja klijentima "DDOR"-a.

obaveštenja putem E-maila, SMS poruka, fiksnog ili mobilnog telefona ili faks aparata u toku 24 časa.

#### **POVOLJNA ŠTEDNJA**

Zahvaljujući vrlo atraktivnim kamatnim stopama na oročenu štednju, kao i na štednju po viđenju, Banka beleži stalni porast devizne štednje.

#### **ATRAKTIVNI KREDITI**

Banka, pored kratkoročnih, daje i dugoročne kredite, što svedoči o rentabilnosti poslovanja u prošloj godini.

"Metals-banka" je u decembru 2004. godine potpisala Ugovor sa Nacionalnom korporacijom za osiguranje stambenih kredita.

Banka odobrava stambene kredite za kupovinu stana i za adaptaciju stambenog prostora sa rokom vraćanja do 20 godina. Pored stambenih kredita, Banka odobrava svojim klijentima i gotovinske kredite uz nominalnu kamatnu stopu od 12% do 14%, odnosno efektivnu kamatnu stopu od 16,55%-17,36% do 17,78%-18,38% na godišnjem nivou.

#### **POSLOVNI TREND**

U 2005. godini "Metals-banka" akcenat svog poslovanja stavlja na kreditiranje malih i srednjih preduzeća i poslove sa stanovništvom, posebno u vidu kreditiranja fizičkih lica i razvoja poslova sa platnim karticama.

Već u maju ove godine nudimo našim klijentima tri vrste kreditnih DinaCard kartica, kao i DinaCard-Poslovnu karticu. Banka je dobila licencu za izdavanje Visa kartica. Od juna meseca imaćemo u ponudi: Visa Electron, Visa Classic, Visa Gold i Visa Business karticu.

Pored brojnih pogodnosti koje Banka nudi fizičkim licima, ona daje mogućnost svojim klijentima da na njenim bankomatima podignu svoj novac bez provizije tokom 24 časa.

"Metals-banka" a.d. Novi Sad

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"payments by bank transfer 24 hours a day, the possibility of printing out bank statements on one's own computer or of receiving statements through one's telefax,

"an insight into the balance and turnover on one's current account 24 hours a day, every day of the year,

"insight into the current statuses of payment orders (definitely realized, waiting for clearance, on hold due to a lack of backing on the account and so on), 24 hours a day,

"information about the balance and inflow on the current account and other information by e-mail, SMS messages, a fixed or mobile telephone or by fax 24 hours a day.

#### **FAVORABLE SAVINGS**

Thanks to very attractive interest rates on fixed-time savings deposits, as well as sight deposits, the bank is registering a constant increase in foreign currency savings deposits.

#### **ATTRACTIVE CREDITS**

Apart from short-term credits, the bank also grants long-term credits, which attests to the profitability of business operations in the previous year.

In December 2004, "Metals-Banka" signed an Agreement with the National Corporation for insuring housing credits.

The bank grants housing credits for the purchase of apartments and the adaptation of housing space with a 20-year repayment period.

Apart from housing credits, the Bank also grants its clients cash credits with a nominal interest rate of between 12% and 14%, i.e. an effective interest rate of 16.55%-17.36% to 17.78%-18.38% at the annual level.

#### **BUSINESS TREND**

In 2005, "Metals-Banka" is laying emphasis on the crediting of small and medium-sized enterprises and jobs with the population, especially in the form of lending to physical persons and the development of jobs with payment cards.

#### **Prestigious agreement**

Along with the process of the two banks' merger, an Agreement on business and technical cooperation has been signed with the insurance and re-insurance joint stock company "DDOR Novi Sad" which, as the bank's biggest shareholder, has special interests. This cooperation will be realized in the following manner:

"The "DDOR insurance" and re-insurance company will enable the bank to open its organizational parts - branch offices and affiliates, in all its business spaces.

"DDOR" will perform its dinar and foreign currency transactions through "Metals-Banka" and will advise all its partners to do business through "Metals-Banka". Apart from payment operations for "DDOR", "Metals-Banka" will also perform all dinar, foreign exchange and guarantee jobs.

"Metals-Banka" will offer "DDOR's" clients the crediting of a certain group of products from the insurance sphere.

Already in May this year, we are offering our clients three types of credit DinaCards, as well as the DinaCard-Business Card. The bank has received the license for issuing the Visa Card. As of June, our offer will also include: the Visa Electron, Visa Classic, Visa Gold and Visa Business cards.

Apart from numerous benefits which the Bank offers physical persons, it also enables its clients to withdraw their money with no fee at money machines 24 hours a day.