



DUŠAN ANTONIĆ,
PRESEDNIK IZVRŠNOG ODBORA

AGROBANKA BANKA U USPONU

- Kapital Agrobanke povećan osam puta. - Na Beogradskoj berzi akcije Agrobanke među najtraženijima. - Prinos na akcije Agrobanke u 2006. najbolji, a cena akcija raste - Kreditiranje realnog sektora, naročito poljo-privrede, osnov za buduću profitabilnost banke

DUSAN ANTONIC,
CHAIRMAN OF THE EXECUTIVE BOARD

AGROBANKA BANK ON THE RISE

Agrobanka's capital increased eight times over this year – Agrobanka's shares among the Greatest in Demand at the Belgrade Stock Exchange – The best yield on Agrobanka's shares in 2006, the price of shares is growing – The crediting of the real sector, especially of agriculture, represents the basis for the bank's future profitability

- Agrobanka je najstarija domaća banka na srpskom bankarskom području, koja preko 70 godina uspešno podstiče agrarnu proizvodnju. U poslednjih nekoliko godina banka je značajno proširila svoju saradnju sa privredom i stanovništvom, tako da trenutno saraduje sa oko 60 hiljada klijenata i oko 170 hiljada štediša. Njihov broj se iz dana u dan povećava. Agrobanka se približila svojim klijentima stvaranjem široke poslovne mreže od 15 filijala i 105 ekspozitura - kaže Mr Dušan Antonić, predsednik izvršnog odbora, i dodaje:

- Naš cilj je da i u narednom periodu finansijski jačamo Agrobanku. To smo obećali našim akcionarima i komitentima i jasno precizirali u planskim dokumentima i osnovnim ciljevima banke za 2007. godinu. Po visini kapitala, širini poslovne mreže, broju klijenata, prikupljenoj štednji, stručnosti i obučenosti naših kadrova, kao i infrastrukturi, a posebno savremenom integralnom informacionom sistemu, već sada se visoko kotiramo na domaćem bankarskom tržištu.

Da je Agrobanka perspektivna banka u koju investitori imaju poverenje najbolje potvrđuje odluka postojećih akcionara da sami otkupe 200 hiljada akcija četvrte emisije, a samo one koje preostanu idu na slobodno tržište.

Poverenje investitora se isplatilo. Analitičari brokerskih kuća su izračunali da su najbolji prinos u 2006. godini ostvarili upravo oni koji su investirali u akcije Agrobanke. Ova hartija od vrednosti sa cenom

- Agrobanka is the oldest domestic bank on the Serbian banking scene. For over 70 years it has successfully been stimulating agricultural production. Over the past few years, the Bank considerably expanded its cooperation with the economy and the population, so it currently cooperates with around 60 thousand clients and about 170 thousand savings depositors. Their number is growing by the day. Agrobanka has reached out to its clients by opening a broad business network of 15 affiliates and 105 branch offices - says Mr. Dusan Antonic, M.A., chairman of Agrobanka's executive board.

- Our goal is to continue financially to strengthen Agrobanka in the upcoming period as well. This is something we promised our shareholders and clients, and we clearly specified this in the bank's planning documents and main targets for 2007. By the size of the capital, the broadness of the business network, number of clients, collected savings, expertise and training of our personnel, as well as the infrastructure, and especially the modern integral information system, already now we are highly ranked on the domestic bank market. The fact that Agrobanka is a bank with a future which investors have confidence in is best attest by the decision of the present shareholders to buy all of the 200 thousand shares of the fourth issue themselves, and to leave only the remainder for the free market. The confidence of investors had paid off. Brokerage company analysts have calculated that the best yield in 2006 was achieved precisely by those who

od 150 evra za jednu akciju početkom 2006. godine kraj godine dočekala je sa cenom od preko 500 evra ili prinosom od 2280 evra na uloženi 1000 evra.

- Za bolje poznavaoce poslovanja Agrobanke činjenica da su nje-ne akcije tokom cele prošle godine bile u centru berzanskih zbivanja nije iznenađenje. Najstarija domaća banka je dominantnu poziciju na Beogradskoj berzi izborila striktno sprovodeći svoju strategiju restrukturiranja i nove organizacije, polako, bez agresivnih nastupa u medijima i poštujući potrebe svojih dugogodišnjih klijenata. Dinamičnim razvojem Agrobanka se proširila u preko sto gradova i mesta širom Srbije. Nove ekspoziture „ničlu“ i dalje - u 2007. godini otvorili smo ili smo u fazi otvaranja čak 12 novih ekspozitura. Za veći broj se traže nove lokacije, najviše u Beogradu i Vojvodini. Agrobanka je svuda dobrodošla jer najviše plasira u realnu proizvodnju, posebno u agrarnu privredu. U ovoj godini planiramo da privredi i stanovništvu plasiramo preko 250 miliona evra. Banka u dugom vremenskom periodu nudi veoma konkurentne kamate na oročenu dinarsku i deviznu štednju, što je uticalo da se štednja u 2006. godini poveća za novih 80 miliona evra. U 2006. godini Agrobanka je zaposlila više od sto novih mladih, najviše visokoobrazovanih radnika. Uz stalnu dodatnu edukaciju ostalih radnika na čemu menadžment insistira, to je doprinelo da se stručnost i poslovnost zaposlenih podigne na još viši nivo.

NAJISPLATIVIJE AKCIJE AGROBANKE

Agrobanka je na trećem mestu po prometu akcija na Beogradskoj berzi u 2006. Akcije Agrobanke se uspešno kotiraju na Beogradskoj berzi i njihovo učešće u indeksu BELEX iznosi oko 12 odsto u 2006. godini. Akcije Agrobanke uključene su i u novoformiranu „indeksnu korpu“ SRX indeksa koji je Bečka berza izradila na osnovu kretanja cena akcija osam najlikvidnijih srpskih kompanija.

Cena akcija Agrobanke za godinu dana je porasla sa 150 na 500 evra, a rast se i dalje očekuje zbog dobre perspektive banke.

U poslednjih osam meseci Agrobanka je uspešno realizovala tri emisije akcija, kojima je kapital Banke povećan skoro osam puta - na 160 miliona evra, (na berzi Agrobanka vredi oko 300 miliona evra.). To je svrstava u red banaka sa značajnim kapitalom u Srbiji- kaže mr Dušan Antonić, predsednik Izvršnog odbora Agrobanke.

Značajnim jačanjem svog potencijala Agrobanka će se osposobiti za finansiranje kapitalnih investicija. Svojim klijentima Banka je ponudila dugo očekivane dugoročne kredite, posebno za nabavku poljoprivredne mehanizacije, tako neophodne srpskom agraru - kaže Dušan Antonić.

www.agrobanka.co.yu

AGROBANKA'S PAYABLE SHARES

Agrobanka is third by the turnover of its shares at the Belgrade Stock Exchange in 2006. Agrobanka's shares are successfully quoted at the Belgrade Stock Exchange which is confirmed by their 12 percent or so share in the BELEX index in 2006.

Its shares are also included in the newly-formed "index basket" of the SRX index created by the Vienna Stock Exchange on the basis of the price trends of the most liquid Serbian companies' shares.

Also, the price of Agrobanka's shares, which are among the most traded with at the Belgrade Stock Exchange, increased from 150 to 500 euros in a year's time, and they are expected further to grow.

Over the past eight months, the Bank successfully realized three issues of shares through which the Bank's capital increased almost eight times over - to 160 million euros (on the exchange, Agrobanka is worth around 300 million euros). This places it among the banks with the largest capital in Serbia - says Mr. Dusan Antonic, M.A., chairman of Agrobanka's executive board.

invested in Agrobanka's shares. These securities, with a price of 150 euros per share at the beginning of 2006, saw the end of the year with a price of over 500 euros or a yield of 2280 euros on the invested 1000 euros.

- For those better acquainted with Agrobanka's business operations, the fact that its shares were in the center of stock exchange activities all last year comes as no surprise. The oldest domestic bank has managed to obtain a dominant position on the Belgrade Stock Exchange by strictly implementing its strategy of restructuring and a new organization, slowly, without aggressive presentations in the media and respecting the needs of people who have been its clients for many years. With a dynamic development, Agrobanka has expanded to over one hundred cities and towns throughout Serbia. New branch offices are still mushrooming - in 2007, we opened or are in the process of opening as many as 12 new branch offices. New locations are being sought for a large number of them, mostly in Belgrade and in Vojvodina. Agrobanka is welcome everywhere, because it places its funds in real production the most, especially in the agrarian economy. This year, we are planning to place over 250 million euros to the economy and the population. For a long period of time, the Bank has been offering very competitive interest on fixed-term dinar and foreign currency savings, due to which savings deposits increased by a new 80 million euros in 2006. In 2006, Agrobanka employed over a hundred new young people, mostly with high education. The constant additional education of the rest of the employees, which the management is insisting on, has contributed to the professional level and performance of the employees being raised to an even higher level.

By considerably strengthening its potentials, Agrobanka will be able to finance capital investments. The Bank has offered its clients the long-awaited long-term credits, especially for the purchase of agricultural machines, so badly needed in Serbian agriculture - said Dušan Antonić.



- Tokom veoma široke poslovne saradnje sa privredom Agrobanka je štitila svoju imovinu i obezbeđivala plasmane hipotekama, pa je tako došla u posed mnogih nekretnina, koje nudi na prodaju.

In its very broad business cooperation with the economy, by protecting its property, Agrobanka ensured the collection of its loans through mortgages, thus having come into the possession of a considerable amount of real-estate which it offered for sale on the market.

POVOLJNI USLOVI ZA ATRAKTIVNE NEKRETNINE FAVORABLE TERMS FOR ATTRACTIVE REAL-ESTATE

FRIPAK PREDUZEĆE - NIŠ

Preduzeće *Fripak* a.d. Niš, čiju nepokretnu imovinu *Agrobanka* preporučuje kao dobru investiciju, nalazi se u industrijskoj zoni između postojećeg (starog) autoputa Beograd-Niš, puta Niš-Priština i železničke pruge Beograd-Niš-Skoplje. Nekretnosti se prodaju kao celina i u delovima: hladnjača, Pak centar, zemljište površine od 151 000 kvm i zemljište od 9.723 kvm. Početna cena celokupne nepokretne imovine preduzeća je 6,795 miliona evra.

Prednost će imati kupci koji ponude najbolju cenu i koji su zainteresovani za kupovinu nepokretne imovine u celini. Postoji i mogućnost da *Agrobanka* delimično kreditira kupovinu ove nepokretnosti. Ona je dragocena, posebno hladnjača i zemljište koji pružaju velike mogućnosti za proizvodnju, čuvanje i pripremu za izvoz jagodičastog voća, po kome je niški kraj poznat.

FRIPAK COMPANY - NIŠ

The *Fripak* joint stock company of Niš, whose immovable property *Agrobanka* is recommending as a good investment, is located in the industrial zone between the present (old) Belgrade-Niš highway, the Niš - Priština road and the Belgrade -Niš -Skoplje railway line. The immovables are being sold as a whole and by parts: the refrigerating plant, packaging center, land covering 151 thousand m2 and land of the size of 9,723 m2. The starting price of the company's entire immovable property is 6.795 million euros.

Priority will be given to the buyers who offer the best price and who are interested in buying the immovable property as a whole. It is also possible that *Agrobanka* will partly credit the purchase of valuable real-estate, especially the refrigerating plant and land, as it offers large possibilities for production, the storing and preparation of berries for exports, which the Niš area is famous for.

KUŠILJEVO ZEMLJORADNIČKA ZADRUGA - KUŠILJEVO

Zemljoradnička zadruga *Kušiljevo* u Kušiljevu, selu na desnoj obali Velike Morave, pet kilometara od Svilajнца, a 110 km od Beograda, poznata je po tovu i izvozu junadi. Zadruga raspolaže veoma impozantnom imovinom – stajama za tov junadi kapaciteta četiri hiljade grla, silosima, upravnom zgradom, zemljištem površine 28 hektara, magacinima, koševima, deponijama za stajnjak, raznim inventarom, uključujući i pet stanova površine od 60 do 64 kvadratna metra.

Zadružno imanje je idealno za proizvodnju zdrave hrane, koja je jako tražena u Evropi, a cena mu je skromna, ako se imaju u vidu veličina i vrednost imovine i velike mogućnosti za proizvodnju.

KUŠILJEVO FARM COOPERATIVE - KUŠILJEVO

The *Kušiljevo* farm cooperative in Kušiljevo, a village on the right bank of the Velika Morava River, five kilometers from Svilajnac and 110 kilometers from Belgrade, is famous for the fattening and exports of bullocks and heifers. The cooperative disposes of quite striking property – stables for animal fattening with a capacity of 4 thousand head, silos, an administrative building, land covering 28 hectares, storages, baskets, stable manure dumps with various inventories, as well as with five apartments of between 60 and 64 square meters.

The cooperative's estate is ideal for the production of health food, which is so much in demand in Europe, the price is modest considering the property size and value, while the possibilities for production are large.



LUKSUZNE KUĆE NA LEPOM PLAVOM DUNAVU LUXURY HOUSES ON THE BEAUTIFUL BLUE DANUBE

Kuće u nizu sagrađene su na padini Višnjičke banje, pet kilometara od centra Beograda na desnoj obali Dunava i nadovezuju se na postojeće istoimeno naselje. To je lokacija sa izuzetnim prirodnim okruženjem, idealna za mirno i komforno porodično stanovanje. Naselje je projektovano tako da se potpuno uklapa u blagu padinu i okrenuto je prema reci.

Zaštićenost od gradske vreve, buke i zagađenja, izuzetno dobra saobraćajna povezanost sa centrom Beograda, do koga se stiže za 7 do 10 minuta, čine tu lokaciju jednom od najprivlačnijih u Beogradu, jer je malo lokacija koje objedinjuju dva kvaliteta – porodično stanovanje u prirodnom okruženju i blizinu centru grada.

Kuće su arhitektonski odlično rešene – sjedinjuju prednosti i kvalitete tipskog i rezidencijalnog stanovanja. Unutrašnjost je podeljena na više nivoa što je omogućilo da se vešto odvoje glavne i pomoćne prostorije. Svaka kuća ima garažu, podrum i potkrovlje – tavanski prostor koji se može koristiti za različite namene. Vrhunski materijali i oprema pružaju visok komfor i pravu toplinu doma.

Ukupna površina svake kuće je od 290 do 330 metara kvadratnih sa dvorištem od jednog do dva ara.

Sequences of houses have been built on the slopes of Višnjička Banja, 5 kilometers from the center of Belgrade, above the banks of the Danube, and they are adjacent to the existing settlement of the same name. At issue is a location of an exceptional natural potential, ideal for a peaceful and comfortable family life. The settlement is designed so as to make maximal use of the mild slant of the terrain and its orientation towards the river.

Protection from busy city life, noise and pollution, as well as an exceptionally good transport connection with downtown Belgrade which can be reached in 7 to 10 minutes, make this one of the best quality locations in Belgrade, precisely because of the rare synthesis of these two qualities – family life in a natural environment and the proximity of the city center.

The architectural solutions of the houses are also excellent – they combine the advantages and qualities of standardized and residential housing. The organization of space into several levels within the house is skillfully used to divide and separate the main and auxiliary spaces. Each house has a garage, cellar and attic – a loft that can be used for various purposes. Materialization and equipment represent yet another quality, as they offer high comfort and the true warmth of a home.

A house covers an area totaling between 290 and 330 square meters with a yard of between 1 and 2 ares.

Za razgledanje nepokretnosti i sve bliže informacije zainteresovani se mogu obratiti gospodinu Rajku Majstoroviću na tel. +381 11 20 21 440, e-mail: razvoj@agrobanka.co.yu

For visiting the real estate and for more information, please contact Mr Rajko Majstorovic - telephone number +381 11-20 -21 440, e-mail: razvoj@agrobanka.co.yu

