

# Agrobanka značajno podstiče agrar Srbije

## Agrobanka Significantly Stimulating Serbia's Agriculture



Iz godine u godinu udeo Agrobanke u finansiranju agrarne proizvodnje Srbije se povećava. Posebno je značajan podsticaj Agrobanke izvoznim programima u agraru, jer su najveći izvoznici hrane značajni komiteniti Agrobanke.

Year after year, Agrobanka's share in the financing of Serbian agricultural production has been on the rise. Of special importance are Agrobanka's incentives to export-oriented programs in the agricultural sector, since the largest food exporters are Agrobanka's important clients.

Agrobanka je najstarija domaća banka na srpskom bankarskom području, koja više od sedam decenija uspešno podstiče agrarnu proizvodnju, i iz godine u godinu beleži dobre rezultate u svim segmentima poslovanja. Posebno je značajno povećanje ukupne bilansne sume u 2007. godini za preko 70 odsto i ona iznosi oko 420 miliona €, što svrstava Agrobanku u grupu srednjih banaka – kaže mr Dušan Antić, predsednik Izvršnog odbora.

Agrobanka is the oldest domestic bank on the Serbian banking scene. For over seven decades now it has been successfully stimulating agricultural production and, year after year, it has been registering good results in all segments of business operations. Especially important is the major increase in the total balance sheet sum in 2007 by over 70 percent, which is worth around 420 million €, this placing Agrobanka in the group of medium-sized banks – said Mr. Dušan Antić, M.A., Executive Board Chairman.

### Agrobanka

Mr Dušan Antić  
Predsednik Izvršnog odbora  
M.A., Executive Board Chairman

### Agrobanka – pouzdan partner koji razume potrebe agrara

- Poslednjih godina Agrobanka je značajno proširila svoju saradnju sa privredom i stanovništvom. Iako u Srbiji vlada oštra konkurencija velikih stranih banaka, oko 70.000 klijenata, 30.000 registrovanih poljoprivrednih gazdinstava i 182.000 štediša prepoznali su u Agrobanci svoju banku, pouzdanog partnera koji razume potrebe privrede, posebno agrarne, i ulaže značajna sredstva u proizvodnju hrane. Dešavanja na svetskom tržištu hrane koja je svakim danom skuplja i traženija otvaraju značajnu perspektivu za srpske proizvođače koji bi, prema nekim stručnim procenama, mogli da ostvare izvoz hrane težak oko pet milijardi dolara. U tome i vidim šansu najvećih klijenata Agrobanke, koji su i značajni izvoznici hrane. Samo za podsticanje izvoznih programa Agrobanka će svojim klijentima u 2008. godini plasirati više od 60 miliona €. Iz godine u godinu udeo Agrobanke u finansiranju srpskog agrara se povećava, a krediti koje Banka nudi svojim klijentima su povoljni. Zato Agrobanka postaje sve značajniji oslonac agrarne privrede Srbije. Ako poljoprivreda i prehrambena industrija imaju značajan udeo u ukupnom nacionalnom dohotku Srbije, onda i značaj Agrobanke svakim danom sve više raste, jer Banka finansijski prati agrar koji je veoma bitan u ukupnoj privredi Srbije – ističe Antić.

### Značajna podrška poljoprivrednim gazdinstvima

- Poljoprivredna domaćinstva – preduzetnici na selu su veoma bitna kategorija naših komitenata u koncipiranju buduće strategije razvoja. Mnogim zakonskim merama širi se prostor za uvećavanje i ukрупnjavanje poseda i proizvodnih kapaciteta u agrokompleksu Srbije. Poljoprivredna domaćinstva će sve više dobijati na značaju i udelu u daljim tokovima razvoja agrara Srbije. Zato Agrobanka planira da u 2008. godini registrovanim poljoprivrednim gazdinstvima plasira pod veoma povoljnim uslovima oko 15 miliona €. Očekujemo da ćemo dinamičnim razvojem postati još snažnija finansijska institucija koja će kao servis najvećim korporacijama u agraru snažno podstaci razvoj agrara, ali i srpskog sela koje ima ogromne, nedovoljno iskorišćene potencijale. Da bi smo se što više približili našim klijentima, planiramo da, pored 125 postojećih filijala i ekspozitura, otvorimo još 60 novih ekspozitura i 13 filijala u zemlji. Sa tako širokom poslovnom mrežom bićemo prisutni ne samo u svim većim gradovima, već i svim većim mestima širom Srbije. Strategijom razvoja za narednih pet godina Banka planira širenje poslovne mreže i u inostranstvu: filijale u Banja Luci, Bjeljini, Podgorici i Skoplju, i predstavništva u Frankfurtu, Moskvi i Brčkom – kaže Antić.



### Agrobanka Reliable Partner Understanding the Needs of Agriculture

-Over the past years, Agrobanka considerably expanded its cooperation with the economy and the population. Even though the competition among large foreign banks is tough in Serbia, around 70,000 clients, 30,000 registered agricultural complexes and 182,000 savings deposit holders have recognized Agrobanka as their bank, as a reliable partner who understands the needs of the economy, especially, the agrarian economy, and which invests significant funds in food production. The developments on the world food market, where food is becoming more expensive and in greater demand by the day, are opening up considerable prospects for Serbian producers who, according to certain expert estimates, could achieve food exports in the value of around five billion dollars. Here lies an opportunity for Agrobanka's largest clients, who are also important food exporters. For stimulating export programs, in 2008, Agrobanka will grant over 60 million € to its clients. Year after year, Agrobanka's share in financing the Serbian agrarian sector has been increasing, and it has been offering favorable credits to its clients. For this reason, Agrobanka is becoming an increasingly important pillar of Serbia's agrarian sector. If we say that agriculture and the food industry have a significant share in Serbia's total national income, then the importance of Agrobanka is becoming larger day after day, because the Bank is financially supporting the agrarian sector which is very important for Serbia's overall economy – Antić pointed.



AgroCard, prva srpska agrarna kartica  
AgroCard, the first Serbian agrarian card

### Modernizacija banke i usavršavanje zaposlenih

- Značajna sredstva Agrobanka je uložila u modernizaciju svog poslovanja, uvođenje najsavremenijeg integralnog informacionog sistema, otvaranje sopstvenog školskog centra u kome se kontinuirano edukuju radnici Banke - izvodi obuka, uče strani jezici i drugo, a sve u cilju obrazovanja radnika da mogu uspešno da ovladaju novim bankarskim tehnologijama i proizvodima. Uporedo se vrši i podmlađivanje stručnog kadra. U kratkom periodu Banka je zaposlila 120 novih, mladih visokoobrazovanih radnika, najviše ekonomista i 150 mladih radnika sa srednjom spremom za poslove u ekspoziturama. Ogromni plasmani u proizvodnji, najviše agrarnu, široka poslovna mreža, povoljni uslovi za kredite, posebno klijentima Agrobanke, visoke kamate na oročene štedne uloge, veliki broj bankomata, uspostavljeni korespondentski odnosi sa 267 banaka u svetu, sedam vrsta platnih kartica od kojih smo posebno ponosni na AgroCard, prvu srpsku agrarnu karticu koja je nov i jedinstven bankarski proizvod u Srbiji namenjen poljoprivrednim gazdinstvima, samo su neki od pokazatelja da Agrobanka ide dobrim putem, da iz godine u godinu značajno povećava rezultate u svim segmentima poslovanja. Obzirom da proizvodnja hrane dobija prioritarno mesto u svetu, a Srbija ima značajne agrarne potencijale – u svemu tome vidim veoma dobru perspektivu za Agrobanku kao banku koja već decenijama podstiče agrarnu proizvodnju – zaključio je mr Dušan Antičić.



### Support for Farms

- Agricultural households – entrepreneurs in villages, are a very important category of our clients when drawing up our future development strategy. Many legislative measures are broadening the space for the enlargement and linkage of estates and production capacities in Serbia's agricultural complex. Agricultural households will be increasing more and more their importance and share in further courses of the development of Serbia's agrarian sector. For this reason, in 2008, Agrobanka is planning to grant registered farms around 15 million € under very favorable terms. With a dynamic growth we expect to become an even stronger financial institution which, as a service of the largest corporations in the agrarian sector, will strongly support the development of the agrarian sector, but also of the Serbian village which possesses enormous, but insufficiently used potentials. In order to draw as close to our clients as possible we are planning, apart from the present 125 affiliates and branch offices, to open another 60 new branch offices and 13 affiliates in the country. With such a broad business network we will be present "not only in all the larger cities, but also in all larger towns throughout Serbia. With its development strategy for the next five years, the Bank is planning to broaden its business network abroad as well: affiliates in Banja Luka, Bjeljina, Podgorica and Skoplje, and representative offices in Frankfurt, Moscow and Brčko – said Antičić.

### Bank Modernization and Employee Advanced Training

- Agrobanka has invested considerable funds in the modernization of its business operations, the introduction of the most modern integral information system, the opening of an educational center in which the Bank's employees are continually educated – they undergo training, learn foreign languages and other things, and all this for the purpose of educating the employees to be able successfully to master new bank technologies and products. At the same time, the professional staff is being renewed. In a short period of time, the Bank employed 120 new, young, highly educated people, mostly economists and 150 young employees with secondary school education for jobs at branch offices. The enormous placements in production, predominantly agrarian production, the broad business network, favorable credit terms, especially for Agrobanka's clients, high interest on fixed-term deposits, a large number of money machines, established correspondent relations with 267 banks in the world, seven types of payment cards among which we are especially proud of AgroCard, the first Serbian agrarian card which is a new and unique banking product in Serbia intended for farms - these are only some of the indicators showing that Agrobanka is heading in the right direction, that, year after year, it has been considerably improving its results in all business segments. In view of the fact that food production is becoming a priority in the world, and Serbia has important agricultural potentials – in all this I see a very good future for Agrobanka as a bank which has been stimulating agricultural production for decades now – concluded Dušan Antičić, M.A.

## Poslovna mreža Agrobanke Agrobanka's business network

### FILIJALA / Affiliate BEOGRAD

Sremska 3-5 tel. +381  
(0)11/2021 215

### Ekspoziture u Beogradu u Ulicama

#### Branch offices in Belgrade at:

Sremska 3-5, tel. 011/2021 127  
Bul. Kralja Aleksandra 64, tel.  
011/3238 898  
Kosovska 5, tel. 011/3165 943  
Vojvode Stepe 51, tel.  
011/3976 387  
Mihajla Pupina 10ž, lok.78 tel.  
011/3118 012  
Požeška 67a, tel. 011/3541 309  
Jovana Brankovića 2, tel.  
011/8488 402  
Bratstva jedinstva 68, tel.  
011/3329 922  
Vojvode Dobrnjca 28 tel.  
011/3390 293  
Bul. Kralja Aleksandra 135 tel.  
011/3835 717  
Čelebićka 11 tel. 011/3513 523  
Sopot - tel. 011/8251 457  
Mladenovac -tel. 011/8236 107  
Barajevo -tel. 011/8302 399  
Mirijevo- tel. 011/3426 417  
Lazarevac - tel. 011/8118 801  
Grocka, tel. 011/8500 484

### i dva šaltera /

#### Two bank windows at

Cara Dušana 26, tel.  
011/3169 526  
Vidikovački venac 102a tel.  
011/2343 424

### FILIJALA / Affiliate ČAČAK

Skadarska 1 tel. 032/310 525

### i ekspoziture / and branch offices at

Čačak - tel. 032/340 660  
Čajetina - tel. 031/831 683  
Guča - tel. 032/854 124  
Gornji Milanovac - tel.  
032/720 230  
Užice - tel. 031/510 304  
Ivanjica - tel. 032/660 070  
Požega - tel. 031/811 415  
Arijlje - tel. 031/891 345  
Bajina Bašta - tel.  
031/866 353, 352

### FILIJALA / Affiliate VELIKO GRADIŠTE

Trg M. Miloradovića 15 tel.  
012/663 151

### i ekspoziture/ and branch offices at

Veliko Gradište - tel.  
012/663 152  
Požarevac - tel. 012/214 066  
Petrovac na Mlavi - tel.  
012/333 774

### FILIJALA / Affiliate VELIKA PLANA

Miloša Velikog 34 tel.  
026/514 581

### i ekspoziture / and branch offices at

Velika Plana - tel. 026/521 118  
Smederevo - tel. 026/228 153  
Topola - tel. 034/811 709  
Smederevska Palanka - tel.  
026/341 160  
Svilajnac - tel. 035/312 065  
Azanja - tel. 026/401 213  
Lozovik - tel. 026/831 463

### FILIJALA / Affiliate VALJEVO

Uzun Mirkova b.b. tel.  
014/228 031

### i ekspoziture / and branch offices at

Valjevo - tel. 014/223 839  
014/222 337  
Ub - tel. 014/414 074

### i šalteri / Bank windows at

Osečina - tel. 014/52 140  
Pecka - tel. 014/55 208

### FILIJALA / Affiliate SUBOTICA

Dimitrija Tucovića 2 tel.  
024/671 340

### i ekspoziture / and branch offices at

Subotica - tel. 024/671/340  
Bačka Topola - tel. 024/715 060  
Senta - tel. 024/813 254  
Sombor - tel. 025/422 126  
Bajmok - tel. 024/232 755

### i dva šaltera /

Two bank windows at  
Horgoš - tel. 024/795 055  
024/792 134

### FILIJALA/Affiliate ŠABAC

Kralja Aleksandra 13 tel.  
015/352 482

### i ekspoziture / and branch offices at

Šabac - tel. 015/346 941  
Bogatić - tel. 015/412 108  
Krupanj - tel. 015/682 481  
Koceljevo - tel. 015/556 240  
Mali Zvornik - tel.  
015/471 259  
Lešnica - tel. 015/841 070  
Loznica - tel. 015/882 717  
Ljubovija tel. 015/662 466

### FILIJALA / Affiliate PANČEVO

Petra Drapšina 5 tel. 013/355 255

### i ekspoziture / and branch offices at

Pančevo - tel. 013/355 366  
Vršac - tel. 013/837 620

### FILIJALA/Affiliate NOVI SAD

Železnička 2 tel. 021/421 099

### i ekspoziture / and branch offices at

Novi Sad - tel. 021/529 010  
021/4724 505  
Zrenjanin -tel. 023/565 279  
Bečej - tel. 021/6914 182  
Ruma - tel. 022/433 010  
Vrbas - tel. 021/700 535  
Sremska Mitrovica - tel.  
022/615 448

### i šalter / Bank window at

Kuzmin -tel. 022/264 710

### FILIJALA / Affiliate NIŠ

Nade Tomić 8 tel. 018/511 040

### i ekspoziture / and branch offices at

Niš - 018/516 264  
Prokuplje - tel. 027/324 971  
Aleksinac -tel. 018/804 500  
Blace - tel. 027/371 049 i

### i šalteri / Bank windows at

Niš - tel. 018/577 154  
Merošina - tel. 018/892 345  
Svrljig - tel. 018/824 544  
Poslovni centar "Lira" tel.  
018/200 999

### FILIJALA / Affiliate LESKOVAC

Bul. Oslobođenja 14 tel.  
016/246 513

### i ekspoziture / and branch offices at

Leskovac - tel. 016/242 223  
Vlasotince - tel. 016/875 678

### i šalter / Bank window at

Lebane - tel. 016/846 370  
Vučje - tel. 016/885 143

### FILIJALA / Affiliate KRUŠEVAC

Ul. JNA 63/v tel. 037/421 247

### i ekspoziture / and branch offices at

Kruševac I- tel. 037/422 689  
Kruševac II- tel. 037/444 941  
Kruševac III - tel. 037/444 926  
Aleksandrovac Župski - tel.  
037/552 012  
Brus - tel. 037/825 089  
Varvarin - tel. 037/788 843  
Trstenik - tel. 037/716 306

### FILIJALA / Affiliate KRALJEVO

Vojvode Stepe 7 tel.  
036/314 062

### i ekspoziture / and branch offices at

Kraljevo -tel. 036/318 780  
Raška - tel. 036/736 118  
Novi Pazar - tel. 020/331 371  
Kragujevac - tel. 034/338 097  
Vrnjačka Banja - tel.  
036/612 055

### FILIJALA / Affiliate ČUPRIJA

13. Oktobra 19 tel. 035/476 451

### i ekspoziture / and branch offices at

Jagodina - tel. 035/221 124  
Rekovac - tel. 035/711 200  
Despotovac - tel. 035/612 982  
Čuprija - tel. 035/476 454  
Paraćin - tel. 035/571 747

### FILIJALA / Affiliate ZAJEČAR

Dositejeva 1 tel. 019/425 496

### i ekspoziture / and branch offices at

Zaječar - 019/423 152  
Boljevac - tel. 030/63 760  
Knjaževac - tel. 019/732 832  
Negotin - tel. 019/543 546

### i šalter / Bank window at

Kladovo - tel. 019/801 395