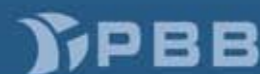


# Planirajmo Bolju Budućnost

## Let's Plan for a Better Future



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<b>Novi Beograd</b>	Bulevar Mihajla Pupina 165, tel. 011 2140 543 Jurija Gagarina 227, tel. 011 2289 877
<b>Zemun</b>	Karađorđev trg 1, tel. 011 2100 672
<b>Čačak</b>	Železnička bb, tel. 032 310 048
<b>Gornji Milanovac</b>	Vojvode Milana 1, tel. 032 722 570
<b>Jagodina</b>	Kneginje Milice 1, tel. 035 244 375
<b>Kikinda</b>	Svetosavska 17, tel. 0230 40 40 30
<b>Kragujevac</b>	Kneza Miloša 6, tel. 034 501 162
<b>Kraljevo</b>	Trg Srpskih ratnika bb, tel. 036 328 920
<b>Kruševac</b>	Gazimestanska 22, tel. 037 418 485
<b>Leskovac</b>	Bulevar oslobođenja 37, tel. 016 236 351
<b>Loznica</b>	Gimnazijska 9, tel. 015 898 300
<b>NIŠ</b>	Dušanova 33a, tel. 018 296 100
<b>Novi Pazar</b>	Stevana Nemanje 154, tel. 020 338 600
<b>Novi Sad</b>	Bulevar oslobođenja 82, tel. 021 4728 244
<b>Paraćin</b>	Vožda Karađorđa 72, tel. 035 573 539
<b>Pirot</b>	Branka Radićevića bb, tel. 010 320 740
<b>Požarevac</b>	Trg Radomira Vujovića 12, tel. 012 543 855
<b>Smederevo</b>	Đure Jakšića 6, tel. 026 647 850
<b>Sremska Mitrovica</b>	Šećer sokak 24, tel. 022 639 321
<b>Subotica</b>	Matka Vukovića 3, tel. 024 530 822
<b>Šabac</b>	Pop Lukina 10, tel. 015 30 22 40
<b>Užice</b>	Trg Svetog Save 7, tel. 031 500 663
<b>Valjevo</b>	Hajduk Veljkova 28, tel. 014 291 020
<b>Vršac</b>	Gavrila Principa 1, tel. 013 833 750
<b>Zaječar</b>	Nikole Pašića 75, tel. 019 424 381



PRIVREDNA BANKA BEOGRAD AD

36 godina sa Vama

Privredna banka Beograd / Privredna Banka Belgrade

**Čedo Petrović**  
Predsednik Izvršnog odbora  
Executive Board Chairman

## Značajna podrška i poverenje međunarodnih finansijskih institucija

### Significant Support and Confidence Of International Financial Institutions



Intervju / Interview

EBRD dala finansijsku podršku Privrednoj banci Beograd za hipotekarno kreditiranje stanovništva Srbije od 10 miliona €, kao i dva miliona € za spoljno trgovinske olakšice (Trade facilitation Program)

The EBRD has granted financial support to Privredna Banka Belgrade for the mortgage crediting of the population in Serbia worth 10 million €, as well as two million € for foreign trade benefits (Trade Facilitation Program)

Privredna banka Beograd je tokom poslednje dve godine doživela dinamičnu i temeljnu transformaciju, iako je jedna od retkih banaka u Srbiji koja nema strateškog stranog partnera. U ovom periodu postala je moderna, prestižna banka sa više od 40 ekspozitura u Beogradu i Srbiji, sa poverenjem međunarodnih finansijskih institucija koje su joj u ovom dinamičnom rastu pružile značajnu kreditnu podršku, poverenjem domaćih investitora koji su učestvovali u njenoj dokapitalizaciji i značajnim povećanjem broja klijenata na domaćem finansijskom tržištu.

**Koje međunarodne finansijske institucije podržavaju poslovanje Privredne banke Beograd u poslednje dve godine?**

- Privrednu banku Beograd od početka 2007. godine kreditnim linijama podržavaju EIB i EAR, EFSE i EBRD. Najveći kredit je dala EBRD - Evropska banka za obnovu i razvoj. Ova banka je odobrila kreditnu liniju od 10 miliona evra za razvoj hipotekarnog kreditiranja stanovništva u Srbiji. Mada je hipotekarno tržište u Srbiji poslednjih godina doživelo dinamičan rast, i dalje postoji velika potreba za ovakvim kreditima i ona će po svemu sudeći trajati dugoročno.

**Kakav je rast bilansnih pokazatelja banke u poslednje dve godine i kakve su dalje perspektive?**

- Banka je ostvarila veoma dinamičan rast u poslednjih godinu i po dana, od kada je novi menadžment preuzeo

Over the past two years, Privredna Banka Belgrade underwent a dynamic and radical transformation, even though it is one of the rare banks in Serbia without a strategic partner. In this period, it became a modern, prestigious bank with over 40 branch offices in Belgrade and Serbia, enjoying the confidence of international financial institutions which offered it significant credit support in this dynamic growth, the confidence of domestic investors who participated in its recapitalization and with a major increase in the number of clients on the domestic financial market.

**Which international financial institutions have been offering support to the business operations of Privredna Banka Belgrade over the past two years?**

- Since the beginning of 2007, Privredna Banka Belgrade has been supported by credit lines from the EIB and EAR, EFSE and EBRD. The largest credit was granted by the EBRD - the European Bank for Reconstruction and Development. This bank granted a credit line worth 10 million euros for the development of the mortgage crediting of the population in Serbia. Even though the mortgage market in Serbia experienced a dynamic growth over the past year, there is still a large need for such credits and, to all intents and purposes, this need will continue to be present for a long time to come.

**What has the growth of the bank's balance sheet indicators been like over the past two years and what are the further prospects?**

## Najsavremeniji poslovni standardi

Privredna banka Beograd je uvela moderne procedure, sada ima edukovani menadžment i niz drugih metodoloških prednosti na domaćem tržištu.

Istovremeno Banka je uvela novi sistem elektronskog praćenja poslovanja banke „Pexim Solutions“ i dva nova modula za praćenje poslovanja banke:

**CRITEZYS** – za ocenu boniteta klijenata i upravljanje procesima odlučivanja i kredit scoringa, i

**TEZAURI** – za praćenje formiranja prihoda i alociranje troškova, odnosno merenje i upravljanje profitabilnošću pojedinih delova banke.

rukovođenju Bankom. Bilansna suma je uvećana dva i po puta, ukupni plasmani više od tri puta, kao i kapital Banke. Za 2008.godinu smo usvojili veoma ambiciozan plan, čijom realizacijom Banka treba da obezbedi tržišno učešće od 1,5% uz dodatni rast bilansne sume od 35 % na godišnjem nivou. Banka sada posluje pod sloganom „Planirajmo bolju budućnost“ i to dovoljno govori o našoj poslovnoj orijentaciji.

### Da li se akcije PPB kotiraju na Beogradskoj berzi?

- Privredna banka Beograd je otvoreno akcionarsko društvo čije se akcije kotiraju na Beogradskoj berzi i njima se trguje kontinuirano svakodnevno. Akcije PBB spadaju u grupu deset najlikvidnijih, odnosno najtrgovanijih akcija na Beogradskoj Berzi.

### Da li je banka imala dokapitalizaciju u poslednje dve godine i na koji način?

- Uspešnom prodajom 23. emisije akcija u oktobru 2006. godine banka je ostvarila dokapitalizaciju od 15,4 miliona evra. To je novac sa domaćeg tržišta koji je uložen u banku što najbolje svedoči o poverenju koje imaju domaći investitori u Privrednu banku Beograd i njen plan razvoja. Istovremeno, učešće akcionara u kreditnom portfoliju banke značajno se smanjio i to predstavlja novi, značajan kvalitet u poslovanju.

### Koliki je udeo državnog vlasništva nad bankom koji će biti uskoro izložen prodaji?

- Država ima 19,3 % od ukupnog vlasništva. Prodaja ovog paketa akcija biće dobra prilika za ulazak PBB u strateško partnerstvo sa institucionalnim investitorom. Istovremeno, i pre prodaje ovog državnog paketa akcija, strateški partner može da kupi određen paket akcija na Beogradskoj berzi i da postane partner sa bankom.

### Koja je dalja strategija razvoja banke?

-Nova strategija razvoja banke je usmerena prema građanima, iako je PBB sada pretežno banka uspešnih malih i srednjih preduzeća. Banka će i dalje pružati podršku malim i srednjim preduzećima, kako bi ona u što kraćem vremenu postala u još većoj meri dobri klijenti banke. Paralelno, banka će intenzivno razvijati i dobar poslovni odnos prema stanovništvu i preduzetnicima.

### Kakve poslovne poteze namerava da napravi banka da bi se još više približila stanovništvu?

- Već smo napravili nekoliko značajnih koraka u

## Most Modern Business Standards

Privredna Banka Belgrade has introduced modern procedures, it now has an educated management and a series of other methodological advantages on the domestic market.

At the same time, the Bank has introduced a new system for the electronic monitoring of the bank's business operations, „Pexim Solutions“, and two new modules for monitoring the bank's business operations:

**CRITEZYS** – for assessing the creditworthiness of clients and for managing the processes of decision-making and credit scoring, and

**TEZAURI** – for monitoring the creation of income and the allocation of expenses, i.e. for measuring and managing the profitability of certain parts of the bank.

- The bank achieved a very dynamic growth over the past year and-a-half, since the new management took over the Bank. The balance sheet sum increased two and-a-half times, total placements grew more than three times, as did the Bank's capital. For the year 2008 we have adopted a very ambitious plan, with whose realization the Bank is to ensure a market share of 1.5% with the additional growth of the balance sheet sum by 35% at the annual level. The bank is now operating under the slogan “Let's plan a better future”, which says enough about our business orientation.

### Are PBB's shares quoted on the Belgrade Stock Exchange?

- Privredna Banka Belgrade is an open joint stock company whose shares are quoted on the Belgrade Stock Exchange and they are traded with continually on a daily basis. PBB's shares are in the group of the ten most liquid shares, i.e. the shares traded with the most on the Belgrade Stock Exchange.

### Did the bank undergo recapitalization over the past two years and in what way?

- With the successful sale of the 23rd issue of shares in October 2006, the bank achieved recapitalization worth 15.4 million euros. This is money from the domestic market that was invested in the bank which best attests to the confidence which domestic investors have in Privredna Banka Belgrade and its development plan. At the same time, the share of shareholders in the bank's credit portfolio has been reduced, this representing a new, significant quality in the business operations.

### What is the share of state ownership in the bank that will soon be put up for sale?

-The state owns 19.3%. The sale of this package of shares will be a good opportunity for PBB to achieve strategic partnership with an institutional investor. At the same time, even before the sale of this state-owned package of shares, a strategic partner can purchase of certain package of shares on the Belgrade Stock Exchange and become the bank's partner.

### What is the strategy for the bank's further development?

-The new strategy of the bank's development is directed towards the citizens, even though, at the moment, PBB is predominantly a bank of successful small and medium-sized enterprises. The bank will continue to offer support



približavanju građanima. Jedan se odnosi na otvaranje novih ekspozitura širom Srbije, tako da se banka i fizički približila građanima. Samo prošle godine, banka je otvorila 24 ekspozitura i sada ih ima ukupno 42.

### Na koji način ćete se još više približiti stanovništvu?

-Novi korak u razvoju dobrih odnosa sa stanovništvom banka će napraviti u toku ove godine, osnivanjem subsidiarnih kompanija za lizing, faktoring i za upravljanje investicionim fondom. Kroz ove delatnosti biće još bliža stanovništvu, jer će, pored kreditiranja, moći da im pruži pomoć da sigurnije i ekspeditivnije upravljaju svojim novcem. Kroz ove tri kompanije razvijaćemo zapravo finansijske poslove budućnosti u Srbiji, koji će napredovati uporedo sa ekonomskom stabilnosti i prosperitetom u zemlji, a za to ima mnogo prostora i mogućnosti.

[www.pbbad.com](http://www.pbbad.com)

## Međunarodna finansijska podrška banci

Privredna banka Beograd ima podršku međunarodnih finansijskih institucija.

- EIB i EAR nisu limitirali kredit, već se – sredstva odobravaju za dugoročno kreditiranje malih i srednjih preduzeća do iznosa odobrenih zahteva od strane banke.
- EFSE je odobrila pet miliona evra subordiniranog kredita.
- EBRD je odobrila kredit od 10 miliona evra u dve tranše za hipotekarno kreditiranje.
- EBRD je takođe odobrila kreditnu liniju od dva miliona evra za finansiranje spoljnotrgovinskih poslova.
- DEG i KfW su, svaki pojedinačno, banci ponudili kredit od po pet miliona evra po potrebi banke.
- Banka je dobila italijanski kreditnu liniju za mala i srednja preduzeća za finansiranje nabavke opreme od italijanskih proizvođača.

## International Financial Support to the Bank

Privredna Banka Belgrade enjoys the support of international financial institutions.

- The EIB and EAR have not limited the credit, but rather – the funds are granted for the long-term crediting of small and medium-sized enterprises to the amounts approved by the bank.
- The EFSE has granted five million euros worth of a subordinated credit.
- The EBRD has granted a 10 million euro credit in two tranches for mortgage crediting.
- The EBRD has also approved a credit line worth two million euros for the financing of foreign trade jobs.
- The DEG and KfW each have offered the bank a credit worth five million euros in accordance with the bank's needs.
- The bank has received an Italian credit line for small and medium-sized enterprises for financing the purchase of equipment from Italian producers.

### Legenda / Legend

**EIB** – Evropska investiciona banka / The European Investment Bank

**EAR** – Evropska agencija za rekonstrukciju / European Agency for Reconstruction

**EFSE** – Evropski fond za jugoistočnu Evropu / European Fund for Southeast Europe

**EBRD** – Evropska banka za obnovu i razvoj / European Bank for Reconstruction and Development

**DEG** – Jedna od najrazvijenijih finansijskih institucija u Evropi, član KfW bankarske grupe /

Deutsche Investitions- und Entwicklungsgesellschaft mbH, member of KfW banking group

**KfW** – KfW nemačka bankarska grupacija / KfW German banking group( KfW Bankengruppe)

to small and medium-sized enterprises so that they would become even better bank clients as soon as possible. Alongside this, the bank will also intensively develop a good business relationship with the population and entrepreneurs.

### What kind of business moves does the bank intend to make in order to draw even closer to the population?

- We have already made several important steps in drawing closer to the citizens. One of them is the opening of new branch offices throughout Serbia, so that the bank is now even physically closer to the citizens. Last year alone, the bank opened 24 branch offices and it now has a total of 42.

### In what way will you draw even closer to the population?

- The bank will make a new step in the development of good relations with the population in the course of the year, by establishing subsidiary leasing, factoring and investment fund management companies. Through these activities it will be even closer to the population, because, apart from offering credits, it will also be able to offer them assistance in managing their own money in a safer and more expeditious manner. Through these three companies we will, actually, be developing financial businesses of the future in Serbia, which will progress alongside economic stability and prosperity in the country and for which there is a lot of space and large possibilities.