



Agrobanka - banka sa tradicijom

- Osam decenija kontinuiteta u postojanju Agrobanke. - U 2008. godini u Agrobanku došlo 18.500 novih klijenata i 22.000 novih štediša. - Banka ima 135 filijala i ekspoziture

Agrobanka je najstarija srpska banka. Ove godine Agrobanka proslavlja osam decenija uspešnog rada.

Značajan jubilej banka obeležava sa mladim i školovanim kadrom, dobrim rezultatima poslovanja, širokom mrežom ekspozitura i filijala, savremenim informacionim sistemom, velikim ugledom u Srbiji i inostranstvu.

Godinu jubileja označice i održavanje Generalne skupštine Međunarodne organizacije poljoprivrednih banaka sveta (CICA) 8. i 9. maja u Beogradu, čiji je domaćin Agrobanka.

O tradiciji Agrobanke, rezultatima rada u agrarnoj oblasti i poslovnu perspektivu govori **mr Dušan Antoniћ**, predsednik Izvršnog odbora Agrobanke.

Koliko dugo postoji Agrobanka?

- Agrobanka je najstarija domaća srpska banka koja vodi poreklo od Privilegovane agrarne banke, osnovane 1929. godine u Kraljevini Srba, Hrvata i Slovenaca. U osam decenija dugom periodu postojanja i rada menjale su se države, politički i ekonomski sistemi, ali je pod ovim ili drugim imenom Agrobanka opstajala kao snažan oslonac agrarne privrede. Agrobanka ima više od 85.000 klijenata, a najveći broj pripada agrarnoj privredi. Banka plasira značajna sredstva i u ostale grane privrede. Za Agrobanku je specifično da je u poslednjih nekoliko decenija intenzivno podsticala ulaganja u proizvodnju, manje u potrošnju.

Da li se u 2008. godini povećao broj klijenata?

- U poslednjih nekoliko godina Agrobanka je značajno proširila svoju poslovnu saradnju sa privredom i stanovništvom iako u Srbiji vlada oštra konkurencija velikih stranih banaka. U Agrobanku je došlo 18.500 novih klijenata 2008. godine. Banka sada ima više od 85.000 klijenata, 45.000 registrovanih poljoprivrednih gazdinstava i 210.000 štediša.

Svi oni su u Agrobanci prepoznali svoju banku, pouzdanog partnera koji razume potrebe privrede, a posebno potrebe onih koji rade u agrarnom sektoru.

Značajna sredstva banka plasira u proizvodnju hrane. Samo za podsticanje izvoznih programa, Agrobanka je svojim klijentima u 2008. godini plasirala više od 70 miliona evra.

Kakvi su poslovni rezultati banke za 2008. godinu?

- Agrobanka je prošlu poslovnu godinu završila sa 537,4 miliona dinara dobiti. Ova dobit bila bi sigurno mnogo veća da u poslednjem kvartalu 2008. nisu počeli da se osećaju



Agrobanka is the oldest Serbian bank. This year it will celebrate eight decades of successful work.

This important jubilee will be celebrated with young and educated personnel, good business results, wide network of branches and sub-branches, modern information system and good reputation in Serbia and abroad.

This year jubilee will be marked by session of the General Assembly of International Agricultural Credit Confederation (CICA) to be held on 8th and 9th May in Belgrade hosted by Agrobanka.

Agrobanka's tradition, business results in the field of agriculture and prospects are explained by Dušan Antoniћ, President of the Executive Board of Agrobanka.

How long it has been since Agrobanka was established?

Agrobanka is the oldest Serbian bank which originates from the Privileged Agricultural Bank established in 1929 in the former Kingdom of Serbs, Croats and Slovenians. During eight decades of its existence and work, states and political and economic systems were changed but Agrobanka has survived as supporter of agriculture. Agrobanka has above 85.000 clients, and most of them are coming from agricultural sector. The Bank is placing considerable resources into other sectors of economy. In the last years Agrobanka is specific for its intensive investments support to production, and smaller to consumption.

Agrobanka -the bank with tradition

- For eight decades Agrobanka continues to be present in banking sector - 18.500 new clients and 22.000 new depositors in 2008 - Agrobanka has 135 branches and sub-branches.

efekti krize. Bilansna suma Agrobanke na kraju 2008. godine iznosila je 39,6 milijardi dinara. Kapital u ukupnoj bilansnoj sumi uĉestvuje sa 15,2 milijarde dinara ŝto Agrobanku svrstava u grupu banaka sa visokim kapitalom.

Banka je u 2008. godini plasirala 25,3 milijarde dinara. Ostvarili smo i dobre rezultate u platnom prometu, posebno deviznom, koji je iznosio 525 miliona evra jer smo znaĉajno podsticali izvozne programe naŝih klijenata, velikih proizvoĉaĉa hrane.

Imamo stalan rast i deviznih i dinarskih depozita koji su na kraju proŝle godine iznosili 23,2 milijarde dinara, a znaĉajan rast imamo i u 2009. godini.

Koji su najznaĉajnji pokazatelji razvoja banke?

- U 2008. godini Agrobanka je dobila, pored 18.500 novih klijenata, 22.000 novih ŝtediŝa, otvorila je 14 novih ekspozitura, podmladila kadar sa 100 novih, visokoobrazovanih radnika.

Posebno dobre rezultate Agrobanka je ostvarila u kartiĉarstvu, savremenom vidu poslovanja. Broj platnih kartica iz dina i visa sistema je viŝe nego udvostruĉen, tako da je banka na kraju 2008. godine imala oko 130.000 platnih kartica, a njihov broj se iz dana u dan poveĉava.

Kakvi su rezultati rada na poĉetku 2009. godine i da li se nastavlja trend rasta banke?

- Najvaŝnije je da Agrobanka i u 2009. godini nastavi sa ostvarivanjem dobrih poslovnih rezultata. U prva dva meseca



Has the number of clients increased in 2008?

In the last few years Agrobanka has extended considerably its retail and corporate business operations, although in Serbia there is a sharp competition among big foreign banks. In 2008, Agrobanka gained 18.500 new clients. Today, the Bank has more than 85.000 clients, 45.000 registered agricultural households and 210.000 depositors.

All of them have recognized Agrobanka as their own bank, a reliable partner that understands the needs of industry, and in particular agriculture. The Bank is placing considerable resources in food production sector. In 2008, Agrobanka placed above 70 million EURO as support to its clients export oriented production programs.

What are the business results of the Bank?

Agrobanka has finished its operation last year with profit amounting to 537.4 million dinars. This profit would have been much higher if the effects of crises have not affected us. In the end of 2008, the total balance sum of Agrobanka amounted to 39.6 billion dinars, with capital share in total balance sum of 15.2 billion dinars which ranks Agrobanka among banks with big capital. In 2008, the Bank placed 25.3 billion dinars. We have also realized good results in payment operations, especially in foreign exchange payment operations, which amounted to 525 million EURO, because we have been considerably supporting export oriented programs of our clients, big food producers. Our foreign exchange and dinar deposits are constantly growing, and by the end of the year they amounted to 23.2 million dinars, and they are recording a growth in 2009 too.

What are the most important indicators of the Bank's developments?

In 2008, in addition to 18.500 new clients, the Bank had 22.000 new depositors, it opened 14 new sub-branches, renewed its personnel with 100 young university graduates.

Agrobanka realized especially good result in payment cards as modern way of business operation. Number of cards from Dina and Visa system has been more than doubled, thus by the end of 2008 the Bank had about 130.000 payment cards, and their number is growing from day to day.

What are the business results for the beginning of 2009 and is the growth trend continuing?

It is the most important that Agrobanka continues to real-



ostvarili smo značajnu dobit od oko 200.000.000 dinara. To je dobar rezultat imajući u vidu da se posledice krize osećaju i da je već uobičajeno da se u ovom periodu ne ostvaruju značajniji poslovni rezultati jer je aktivnost klijenata manja.

Da li će Agrobanka zadržati poslovnu orijentaciju prema agrarnom sektoru?

- Agrobanka će i u 2009. godini nastaviti da finansijski podržava agrarnu proizvodnju, kao što je to decenijama do sada radila.

Zbog uticaja svetske finansijske krize koja će neminovno otežati uslove poslovanja privrede, pa samim tim i banaka, sigurno ćemo morati da korigujemo veoma ambiciozne planove koje smo usvojili strategijom razvoja do 2012. godine.

Trudićemo se da, uprkos krizi, banka ne stagnira u svom razvoju, već da se i dalje razvija i širi. Osnovni cilj nam je da očuvamo likvidnost, da nesmetano servisiramo naše klijente, da ostvarimo pozitivan poslovni rezultat i što veću dobit, da očuvamo kadrove jer smo dosta uložili u njihovo stručno usavršavanje i stalnu edukaciju.

U predhodnih nekoliko godina udvostručili smo poslovnu mrežu, tako da sada imamo 133 filijale i ekspoziture, što je dobra baza za dalju ekspanziju banke.

Na koji način sprovodite modernizaciju rada banke?

- Agrobanka danas predstavlja modernu banku, sa visoko stručnim kadrom.

U poslednjih nekoliko godina Agrobanka je uložila značajna sredstva u modernizaciju poslovanja. Banka je uvela najsavremeniji integralni informacioni sistem, otvorila sopstveni školski centar u kome se kontinuirano edukuju radnici, izvodi obuka za zaposlene i uče strani jezici. Cilj banke je obrazovanje zaposlenih, kako bi uspešno mogli da ovladaju novim bankarskim tehnologijama i proizvodima. Istovremeno, banka je neprekidno podmlađivala kadar tako što je zaposlila visokoobrazovane mlade ljude.

Kakva je strategija podizanja nivoa konkurentnosti banke u zemlji?

- Značajni plasmani u proizvodnju, najviše agrarnu, povoljni uslovi za kredite, posebno klijentima Agrobanke, veoma konkurentne kamatne stope na oročenu dinarsku i deviznu štednju, široka poslovna mreža i njen dalji razvoj, veliki broj bankomata i sedam vrsta platnih kartica, samo su neke od karakterisitika konkurentnosti banke. Posebno smo ponosni na AgroCard, prvu srpsku agrarnu karticu, koja predstavlja nov i jedinstven bankarski proizvod u Srbiji, namenjen poljoprivrednim gazdinstvima. Imamo uspostavljene korespondentske odnose sa 270 banaka u svetu. To su samo neki od pokazatelja da Agrobanka iz godine u godinu ostvaruje sve značajnije rezultate u svim segmentima poslovanja i da se nadalje razvija.

ize good business results in 2009. In the first two months we have realized considerable profit amounting to 200.000.000 dinars. It is a good result, bearing in mind that the effects of crisis are felt and that in this period it is not normal to achieve significant business results, because the activities of clients are decreased.

Will Agrobanka continue with its business orientation to agrarian sector?

- Agrobanka will continue with its financial support for agricultural production in 2009 as it has been doing this for decades. Because of the impact of the world financial crises, which will for sure make the business conditions in general more difficult, including the banking, we will have to make changes in our ambitious plans adopted as our development strategy until 2012. In spite of the crises, we will make efforts to prevent the stagnation of the bank's development. Our main goal is to maintain the liquidity, to provide unhindered services to our clients, to realize positive business results and as big as possible profits, to retain our personnel, since we have invested a lot in their professional upgrading and continual education. In the previous years, we have doubled our business network, and thus today we have 133 branches and sub-branches which make a good basis for further expansion of the Bank.

In what ways are you modernizing the work in the Bank?

Today, Agrobanka is a modern bank with very professional staff. In last several years, Agrobanka invested significant resources to modernize its business. The Bank introduced most up-to-date integral information system; it opened its own training centre for continual training of its personnel including learning of languages. The aim of the Bank is to educate its employees so as to enable them to apply new banking technologies and products successfully. At the same time, the Bank has rejuvenated its staff by employing young people with university degrees.

What is the strategy for increasing the competitiveness of the Bank in the country?

Significant placement in production, mostly agrarian, favorable conditions for loans, especially for bank clients, competitive interest rates for foreign exchange and dinar time deposits, wide-spread network and its further development, large number of cash dispenser machines and seven kinds of payment cards are only some indications of our competitiveness.

We are particularly proud of our AgroCard, the very first agrarian card, which represents new and unique bank product in Serbia, intended for agricultural producers. We have established correspondent relations with 270 banks in the world. These are only some of indicators proving that Agrobanka is realizing significant results year in and year out, in all segments of its business and that it continues to develop.

Agrobanka domaćin agrarnim banakama sveta

Agrobanka to host the world agrarian banks



Rene Carron, predsednik CICA, Mr Dusan Antonic, Mario Masini, generalni sekretar CICA.

Jednoglasnom odlukom Skupštine Međunarodnog udruženja poljoprivrednih banaka sveta - CICA, čije je sedište u Cirihi, Agrobanka je u novembru u Dubaiu izabrana da 8. maja 2009. godine bude domaćin konferencije Centralnog komiteta CICA.

Agrobanci nije slučajno pripala čast da bude izabrana i u Beogradu ugosti oko 60 članova Centralnog komiteta, predstavnike najvećih agrarnih banaka sveta. Najstarija srpska banka više od deset godina je aktivan član CICA u kojoj ima značajan autoritet, a njen predsednik Izvršnog odbora, mr Dušan Antonić, član je Upravnog odbora ove asocijacije. Antonić redovno prati i učestvuje u radu Centralnog komiteta CICA, a o kandidaturi Agrobanke za održavanje Međunarodne konferencije CICA u Beogradu kaže:

- Izbor Agrobanke za domaćina ovog značajnog skupa predstavlja za nas veliku čast. Nismo iznenađeni jer smo od samog početka veoma aktivno učestvovali u radu ove asocijacije, što je i uslov da se jedna zemlja kandiduje za domaćina.

Dolazak velikog broja uglednih bankara u Srbiju predstavlja šansu da se potencijalni investitori šire upoznaju sa potencijalima koje Srbija ima u agrarnoj privredi i bankarstvu. U Beograd će doći elita svetskog bankarstva. To najbolje potvrđuje činjenica da su članovi CICA, čije ćemo predstavnike ugostiti, Credit Agrikole s.a. - Pariz, Rosselkhozbank - Moskva, Agricultural Bank of China - Peking, Banco Cooperativo Espanol - Španija, UniCredit S.p.A - Milano - Italija, kao i druge agrarne banke iz agrarno razvijenih zemalja sveta, koje su uglavnom i najjače banke u svojim zemljama. Sa pozicija Srbije i njenih malo iskorišćenih agrarnih potencijala, ovaj međunarodni skup će biti od posebne koristi ako se, na osnovu inostranih iskustava, sagledaju i pronađu bolji uslovi razvoja i finansiranja našeg agrara.

CICA's General Assembly held recently in Dubai has unanimously decided to nominate Agrobanka to play the host on 8 and 9 May 2009 for the Conference of CICA's Central Committee (International Agricultural Credit Confederation based in Zurich).

The honor to be selected to host in Belgrade about 60 members of Central Committee, representatives of the biggest agrarian banks in the world, was not given to Agrobanka by chance. The oldest Serbian bank has been CICA's active member for more than ten years with significant authority, and Agrobanka's President of Executive Board, Dušan Antonić is one of the members of Managing Board of this association. Mr. Antonić takes part in the work of CICA's Central Committee on regular basis, and this is what he says about the candidacy of Agrobanka to host the CICA's International Conference in Belgrade:

Selection of Agrobanka to play the host for this important event is a great honor for us. We are not surprised because we have participated in the work of this association from the very beginning and this is a precondition for a country to be a candidate for the host. This is a big chance not only for Agrobanka's promotion, but also for Serbia, Serbian banking system and agriculture, as well as for Belgrade as the host city for the event.

Arrival of such a large number of renowned banks to Serbia is a chance for prospective investors to get detailed information about Serbian potentials in agribusiness and banking. Belgrade will gather the world banking elite. This could be proved by the fact that members of CICA are Credit Agricole s.a. Paris, Rosselkhozbank - Moscow, Agricultural Bank of China - Beijing, Banco Cooperativo Espanol - Spain, UniCredit S.p.A - Milano -Italy, as well as other agrarian banks from countries with developed agriculture worldwide most of which are the biggest banks in their countries.

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