

■■■ Intervju: **Čedo Petrović**, predsednik Izvršnog odbora ■■■

## Značajan rast Privredne banke Beograd

■■■ Privredna banka Beograd ostvarila jednu od najviših stopa rasta u srpskom bankarstvu u 2009. godini

Privredna banka Beograd a.d. je u 2009. ušla sa modernizovanom mrežom i dobro planiranom strategijom poslovanja, a iz nje izlazi kao banka sa jednom od najviših stopa rasta u srpskom bankarstvu u 2009. godini. Bilansna suma povećana je za 50, a depoziti od klijenata za 66 posto. Uz to, kreditna aktivnost banke porasla je za 60 procenata.

Kakve će biti dalje aktivnosti banke sa tradicijom dugom gotovo četiri decenije, objašnjava **Čedo Petrović**, predsednik Izvršnog odbora.

### Kakvu ekspanziju je imala banka u prošloj godini?

- Banka je u 2009. godini ostvarila rast tržišnog učešća, tako da ono sada iznosi za bilansnu sumu 1,32, za kredite klijentima 1,31 a za depozite od klijenata 1,61 posto. To je u stvari efekat poslovne strategije iz prethodne godine, koju smo označili kao godinu razvoja i modernizacije i završili je sa 22 ekspoziture u Beogradu i 29 ekspozitura širom Srbije. Takva razvojna i poslovna strategija je izuzetno pozitivno ocenjena od strane međunarodnih finansijskih institucija EIB, EAR, EBRD, EFSE koje su Banci omogućile korišćenje njihove kreditne podrške u cilju jačanja dugoročnih izvora kreditiranja privrede i građana. Istovremeno, banka je za postignute rezultate u korišćenju EBRD Trade Facilitation Programa, od strane Evropske Banke za obnovu i razvoj proglašena za najuspešniju banku u Srbiji u 2008. godini.

### Koliko je finansijska kriza uticala na poslovne planove banke?

- Imamo relativno dobre finalne rezultate za 2009. godinu, iako su oni u nekim segmentima niži od planiranih. Banka ispunjava sve pokazatelje poslovanja propisane Zakonom o bankama Srbije, ali naši planovi za ekspanzijom i daljim širenjem mreže su zaustavljeni, što je posledica finansijske krize. Ipak, važno je napomenuti da su tokom prošle godine korporativni i depoziti fizičkih lica zabeležili visoke stope rasta, a krediti korporativnim klijentima su čak udvostručeni u odnosu na prethodnu 2008. godinu. To govori o pozicioniranju banke kod građana i korporativnih klijenata i dobrom izboru naših usluga koje nudimo.



### Kakva je kreditna aktivnost banke?

- Na kraju 2009. godine ostvaren je rast plasmana (kratkoročnih i dugoročnih kredita) korporativnim klijentima za 74 posto u odnosu na kraj 2008. godine, s tim što su dugoročni krediti veći 4,8 puta. Bilansna suma je u odnosu na kraj 2008. godine povećana je za 50 posto, i na planiranom je nivou. Najveću stopu rasta beleže dugoročni krediti srednjim i velikim preduzećima 380 posto u odnosu na ostvarenje u prethodnoj godini (plasmani iz kreditne linije EIB-a u iznosu od 3,0 mlrd. dinara), zatim slede krediti malim preduzećima i preduzetnicima koji su viši za 66 posto, dok su dugoročni krediti stanovništvu viši za 55 posto. Sada se suočavamo sa potrebom da se banka dokapitalizuje, da bi pratila tražnju za kreditima, koja je oživela u poslednjem kvartalu 2009. godine.

■■■ Interview: **Cedo Petrovic**, Chairman of the Executive Board ■■■

## Significant growth of Privredna banka Beograd

■■■ **Privredna banka Beograd has achieved one of the highest growth rates in the Serbian banking sector in the year 2009.**

Privredna banka Beograd a.d. entered the year 2009 with a modernized network and a good business strategy and ended it as a bank with one of the highest growth rates in the Serbian banking sector in 2009. The total assets were increased by 50 percent, and the client deposits by 66 percent. In addition to that the bank credit activity went up by 60 percent.

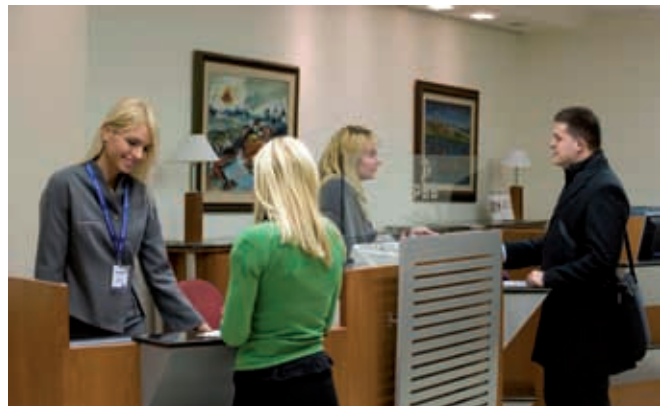
**Cedo Petrovic** the Chairman of the Executive Board, gives an insight into further activities of this bank with an almost 40 year long tradition.

### What expansion did the bank undergo in the past year?

- In the year 2009 the bank achieved a growth in market participation so that it now amounts to 1.32 percent for the total assets, 1.31 percent for client loans, and 1.61 percent for client deposits. That, in fact, is the effect of the business strategy of the previous year which has been marked as the year of development and modernization and which we ended with 22 branch offices in Belgrade and 29 in Serbia. Such a developmental and business strategy has been exceptionally positively rated by international financial institutions EIB, EAR, ERBD, EFSE which enabled the bank to use their credit support with the aim of strengthening long term sources for financing economy and citizens. At the same time, the European Bank for reconstruction and development proclaimed it to be the most successful bank in Serbia in 2008 on account of the results achieved in the use of the ERBD Trade Facilitation Program.

### How much did the economic crisis influence the Bank's business plans?

- We have relatively good final results for the year 2009 although in some segments they are lower than planned. The bank fulfills all business indicators prescribed by the Law on Banks of Serbia, but our expansion plans and plans for further expansion of the network have been stopped as the result of the financial crisis. Still it is important to mention that during the course of previous year the corporate and the deposits of natural persons have recorded high growth rates, while loans of corporate clients have even doubled in comparison to the year 2008. This shows



the status that the bank has among the citizens and the corporate clients and says a lot about the right choice of the services that we offer.

### What is the state of the loan activity of the bank?

- At the end of the year 2009 a 74 percent growth rate of investments (short term and long term loans) to corporate clients was recorded in comparison to the end of the year 2008, with the long term loans increasing by 4.8 times. The total assets were increased by 50 percent in comparison to the end of 2008 and were at the budgeted level. The highest growth rate has been recorded by the long term loans to medium and large size enterprises – 380 percent in comparison to the achieved in the previous year (investments in the loan line of EIB in the amount of EUR 34.6 millions) followed by the loans to small enterprises and entrepreneurs which have increased by 66 percent, while long term loans to citizens have gone up by 55 percent. Now we are faced with the need for the bank to recapitalize, in order to respond to the demands for loans which has arisen in the last quarter of 2009.

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