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## *Decenija uspešnog poslovanja Kulske banke*

Među bankama koje posluju sa privredom Kulska banka ima veoma zapaženo mesto. – Korespondentski odnosi sa 234 banke u 34 države

## *Decade of Success for Kulska Banka*

Kulska Banka has a notable position among banks in commercial transactions – Correspondents relations with 234 banks in 34 countries

**K**ulska banka a. d. Novi Sad osnovana je 1995. godine, a u maju ove godine obeležila je prvu deceniju uspešnog rada. To je rezultat velikog angažovanja na ostvarenju dobre i ekspeditivne saradnje sa klijentima i njihovog poverenja u banku, primene visokih međunarodnih standarda poslovanja i uspostavljanja korespondentskih odnosa sa 234 banke u svetu.

**Da li ste zadovoljni dinamikom razvoja i širenja mreže Kulske banke od osnivanja do danas?**

– Banka je 1995. godine počela da radi sa 20 zaposlenih i kapitalom od 1,2 miliona maraka. Kapital Banke iznosio je 2004. godine oko 60 miliona evra, zaposlenih je bilo više od 400, a organizacionih jedinica 40.

To je rezultat velikog rada i ogromnog dugogodišnjeg poverenja klijenata u Banku i svakako razlog za naše zadovoljstvo. Stalni rast broja klijenata, kapitala, obima depozita, bilansne sume, vrste poslova, kao i visoko mesto u domaćem bankarskom sistemu, odražava dinamiku našeg razvoja, pri čemu treba imati u vidu činjenicu da Banka postoji tek deset godina.

**Čime ste naročito zadovoljni i šta biste izdvojili kao komparativnu prednost Kulske banke?**

– Posebno bih istakao to što imamo korespondentske odnose sa 234 banke u 34 države. To govori i o značajnoj poslovnoj aktivnosti naših klijenata.

Račune imamo u 11 stranih banaka, od toga u sedam banaka u Nemačkoj (Commerzbank AG Frankfurt, Dresdner bank AG Frankfurt, LHB bank Frankfurt, American Express GmbH Frankfurt, Deutsche bank AG Frankfurt, Bankgesellschaft Berlin, BHF bank, Frankfurt), tri italijanske banke: Banka Nazionale del Lavoro, Roma, Banca di Credito Cooperativo del Carso, Trieste i Banca Monte dei Paschi di Siena, Siena i u američkoj banci American Express bank Ltd. New York.

**K**ulska Banka a.d. Novi Sad was founded in 1995, and in May 2005 it celebrated the first decade of successful operations. This is the result of their great efforts to achieve good and expeditious cooperation with clients, client trust in the bank, application of high international business standards, and establishing correspondent relations with 234 banks worldwide.

**Are you satisfied with the dynamics of the development and expansion of the Kulska Banka system since its founding?**

“The bank started operations in 1995 with 20 employees and DEM 1.2 million in capital. In 2004 the Bank’s capital was around EUR 60 million, with more than 400 employees, and 40 branch offices.

“This is the result of great efforts and the huge trust that clients have had in the bank for many years, and is certainly a reason for us to be pleased. The continuous growth of the number of employees, capital, volume of deposits, balance sum, the type of operations that we are involved in, and the top-ranking place in the domestic banking system reflects the dynamics of our development, bearing in mind that the Bank has existed for only ten years.”

**What particularly pleases you and what would you highlight as the comparative advantages of Kulska Banka?**

“I would particularly highlight the fact that we have correspondent relations with 234 banks in 34 countries. This also illustrates the significance of the business activities of our client.

“We have accounts in 11 foreign banks, of which seven in German banks (Commerzbank AG Frankfurt, Dresdner bank AG Frankfurt, LHB bank Frankfurt, American Express GmbH Frankfurt, Deutsche bank AG Frankfurt, Bankgesellschaft Berlin, BHF bank, Frankfurt), three Italian banks (Banka Nazionale del Lavoro, Roma, Banca di Credito Cooperativo del Carso, Trieste and Banca Monte dei Paschi di Siena, Siena), and American Express bank Ltd. New York.



Naša velika prednost u odnosu na ostale banke jeste visok profesionalni nivo naših ljudi, brzina i efikasnost, brzo uvođenje novih proizvoda, niski troškovi operativnog poslovanja i dostupnost klijentima.

#### Kakva je saradnja Kulske banke sa privredom?

– U toj oblasti smo, po priznanju banaka sa kojima radimo i njihovih konsultanata, kao i objektivnoj proceni učinaka, jedna od zapaženijih banaka.

Kulska banka radi sve vrste bankarskih poslova sa privredom i to je naš najznačajniji izvor prihoda. Našim klijentima nudimo kratkoročne kredite za obezbeđenje likvidnosti, kredite za pripremu izvoza i izvoz i obrtna sredstva, kao i eskont menica sa rokovima dospeća do godinu dana, kao i dugoročne kredite za mala i srednja preduzeća.

#### Koje vrste poslova Kulska banka obavlja u spoljnotrgovinskom poslovanju?

– Kulska banka svojim klijentima pruža širok spektar usluga u oblasti spoljnotrgovinskog poslovanja, kao što su plaćanje prema inostranstvu po nalogu pravnih i fizičkih lica, naplate izvoza redovnim doznakama, naplate izvoza čekovima, slanja dokumenata na inkaso, poslove kupoprodaje deviza, otvaranja lora i nostro akreditiva, izdavanja deviznih garancija – lora i nostro, plaćanja, naplate i transfera po nalogu nerezidenata kao i obezbeđivanje i servisiranje kreditnih linija iz inostranstva ili iz kreditnog potencijala banke.

#### Da li preduzećima u SCG pružate određene pogodnosti u izvoznim poslovima?

– Kulska banka odobrava izvoznicima dinarske kredite uz povoljne kamatne stope (opciono krediti), kao i devizne kredite iz kojih je omogućeno plaćanje uvoza. Pri otkupu deviznih sredstava, naša banka primenjuje različite stimulacije u odnosu na zvanični kupovni kurs.

Planovi razvoja Kulske banke usmereni su ka intenzivnijoj saradnji sa svetom, prvenstveno kroz realizaciju strateškog partnerstva

#### Kakvi su planovi i poslovna politika Kulske banke u narednom periodu?

– Planovi razvoja Kulske banke usmereni su ka intenzivnijoj saradnji sa svetom, prvenstveno kroz realizaciju strateškog partnerstva, ka korišćenju povoljnih kreditnih izvora iz inostranstva, jačanju relacija u domenu korporativnog poslovanja, naročito sa malim i srednjim preduzećima, podsticaju izvoznorijentisanih preduzeća i poljoprivrede, razvoju poslova u sektoru stanovništva, lizinga, kao parabankarskog posla i Sektora za trgovanje sa hartijama od vrednosti.

Banka je svojom poslovnom politikom utvrdila opredeljenost ka standardizaciji svojih poslova i povećanju kvaliteta. To je potvrđeno kroz sertifikaciju i ispunjenje standarda ISO 9000, ali i kroz zadovoljstvo naših klijenata.

To su neki od naših značajnijih strateških i kontinuiranih planova u pogledu daljeg razvoja Kulske banke.

“Our greatest comparative advantage is the high professional level of our staff, speed and efficiency, the swift introduction of new products, low operation costs and client access.”

#### What of cooperation does Kulska Banka have with the commercial sector?

“According to the acknowledgment of the banks that we work with and their consultants, as well as objective performance assessments, we are one of the most distinguished banks in this sector.

Plans for developing Kulska Banka are aimed at stepping up international cooperation, primarily through realization of strategic partnerships

“Kulska Banka performs all types of banking operations with the commercial sector, and this is our most significant source of revenue. We offer short-term loans

to our clients for providing liquidity, credits for preparing exports and imports, and revolving assets, as well as discount bills with a one-year maturity period, as well as long-term loans for small and medium companies.”

#### What type of operations does your bank conduct in foreign trade dealings?

“Kulska Banka offers its clients a broad specter of services in the area of foreign trade operations, such as international foreign payments for legal and natural persons, collecting through regular transfers, collecting on exports by check, sending documents for collection, foreign currency exchange, issuing lora and nostro letters of credit, issuing foreign currency guarantees – lora and nostro, payment, collection and transfers for non-residents, as well as providing and servicing foreign lines of credit, or from the Bank's credit potential.”

#### Do you offer certain benefits to companies from SCG in export dealings?

“The Bank allows export companies loans in local currency with favorable interest rates (optional credit), as well as foreign currency loans, from which imports can be paid. When purchasing foreign currency, Kulska Banka applies various subsidies against the official purchase exchange rate.”

#### What are the Bank's short-term plans and business policy?

“The developmental plans of Kulska Banka are aimed at stepping up international cooperation, primarily through the realization of strategic partnerships, using advantageous foreign credit sources, strengthening relations in the area of corporate operations, particularly with small and medium enterprises, promoting export-oriented companies and the agriculture, developing affairs in the public sector, leasing – as a para-banking operation – and the Securities Trade Sector. Through its business policy the Bank has defined its choice of standardizing its operations and improving quality. This was verified by the certification and fulfillment of the ISO 9000 standards, but also through our client's satisfaction.

“These are of our significant strategic and continual plans for the further development of Kulska Banka.”

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