

# BH.BANKAR

Bilten Udruženja banaka Bosne i Hercegovine

Bilten Udruge banaka Bosne i Hercegovine  
Banks Association of Bosnia and Herzegovina Bulletin

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# BH.BANKAR



Dear readers,

In front of you is already the third issue of BH.bankar this year. The time between the issues goes by quick, with many information that have happened in the banking sector, so I always ask myself if we will be able to devote enough time and space for every one of them. Preparation for each issue of the BH.bankar for me personally represents a great satisfaction, and sorting of information and impression in one peace, for me, is some sort of recreation. The entire editorial and press team of the BH.bankar has worked through this issue with special passion, since ahead of us is the most difficult and the most demanding time of the year in business sector.

And of the end always brings tension in summing up the overall results and planning of the new actions, which is why I hope this issue of BH.bankar will offer to all participants in the banking sector and people caring about banking lots of fund and relaxation. That is why the main part of this issue is devoted to already traditional Banking Gathering. This huge sports event for us bankers represents not just a good way to get to know the competition, but it is also the ideal way to relax, make new friends... This year we gathered in the very hart of Herzegovina, Međugorje, and the same as last year, the best athletes were "hidden" in Raiffeisen Bank. That is why, as appropriate for laureates, we asked Director of the RBA, Michael Mueller, for an interview. Besides, this interview with Mr. Mueller, you should also read the impression about the Banking Gathering by the top people in banking market of BiH, and the participants as well. They all agree in one thing – during the games, we concluded that sport is no different than banking. One gets to supreme results only with lots of efforts and fair play.

Apart from the sports part of the Banking Gathering program, there was also lots of fun, contests in karaoke singing, by which we have dismissed the prejudice about serious bankers. We do not want that you think how during "the summer months" we were all not serious enough, we also bring the reports from the third session of the Managing Board of the Banks Association of BiH regarding work standardization in banking operations, and establishment of the Bank Academy by the Banks Association of BiH. Education, especially of young population, and also the life long education is a ticket to progress in every activity, including banking. Investment in new



knowledge, skills and profession of people should be basis for any economic prosperity, not only of one economic area, but the entire state. That is the reason why the Banks Association of BiH is approaching to this problem systematically, and with great hope we will initiate cooperation with banking institutions in Bosnia and Herzegovina, and other institutions of the financial market, and similar Academies in the region. As part of the compliance with the banking sector of the European Union, by the end of the year, and further, we will give incentive to adoption of laws and regulation related to rationalization of banking performance through modern documentation solutions, which will allow better information flow and faster performance in favor of both customers, and employees of the banking sector. The progress in this field will be the topic of the forthcoming issues. Until then, enjoy your September issue of the BH.bankar, wishing you a successful the rest of the business year,

Sincerely,  
Your Editor,  
Julijana Mikulić Jurković

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### **Inflation or shameless richness?**

We can every day witness that prices raise up, first gas prices go up, then everything else. The main argument for the price raising is always situation at the international market. Due to war and crisis, oil price goes up from one day to another, and then slightly goes down and so on. The experts claim that oil prices have influence on its retail prices of approximately 30%. What about remaining 70%? How come that manufacturers and traders dealing with oil and oil derivatives make more money despite of this difficult situation in the market? How come that we have more oil companies from abroad when people the earnings are poor?

As soon as the gas prices go up we have new prices in the supermarkets. They all usually find some explanation and connection with gas, regardless of the real influence to the price raising. All sort of speculates try to convince us to things that realistically are correct or not correct. All those "poor" make more money, and our living expenses go up daily and we live worst life. When I go to buy something I never know whether I will have enough money. Will I have to take something out of the list and buy only the necessary things? The prices of main food products, fruit and vegetables have gone up to the sky. We cannot see the end of this price raising.

The economy is primarily based on import; foreign banks are leaders in our market so we buy goods from abroad with the money we had borrowed in some way from the same banks. We buy foreign goods with foreign money, we develop foreign economy and our own become worst every day and more dependent. Inflation is increasing ahead without any control, large importers make more money, and common people have less money.

Politicians protect their lobbies, and do not care for things they need to do. They only care about their wellbeing, to have good life, to enjoy all sorts of benefits, and then elections come, they will try to convince us again how ideal choice they are for all of us and how it would be worst without them.

And finally, I have to remind what it meant to have 100 marks in pocket. They were

not convertible but German, but we were able to buy all sorts of things for them. Today, that is less and less, so there is nothing else for us then to think of those times to feel better at least for a moment.

### **Dear Editorial of the BiH Banker,**

I read your magazine from very beginning and I always find your topics interesting. Every issue of the BiH Banker for me is a real guide through news in the world of banking and the mean to get well informed.

I always read carefully every article that brings news about education of employees in banking sector of Bosnia and Herzegovina. Since I work in banking over 20 years, for me the education about how to use new technologies is a necessity and not luxury. I do agree that education of this young population who are about to get job in banking sector is the most important, since the world will stay at young generation, but I also think it is important to additionally educate us who are already experienced in this job. Why would someone sacrifice the people who are in banking sector with 20 years of experience, who have knowledge that needs additional development?

That is the reason why I with great joy read all your articles with any hint about us, older population, getting a chance for additional education. When I read the article about the education priorities in accession to the European Union, it crossed my mind that education needs to be priority for all of us in banking sector, not because standardization with the European Union, but because of us. Since I have been banker over 20 years, it is very difficult for me to keep up with this modern technology and changes. For me, an education seminar would represent a real small fortune. I would love to get a chance to get additional education, because I think I would not only be more effective, but also get a whole new approach towards customers. We, bankers, who spend all day working with customers, need additional incentive to feel good. And where else to get better incentive for self-esteem then when to get familiar with the latest information and technologies.

### **Small market and two stock exchanges**

This topic of disunity between the capital markets in BiH is definitely not present enough in the media and not in the serious, professional magazine such as BH.BANKAR and I am its regular reader. I believe that in the country below 4 million citizens, despite of its political disunity, there should be no room for economic barrier.

In the neighboring Croatia, last year after several negotiations, Varaždin stock exchange was integrated into Zagrebačka Stock Exchange (ZSE), and the long process of consolidation of the Croatian capital market was finalized and conditions were created for its further successful development. Zagrebačka Stock Exchange is firm in its position of the strongest stock exchange in the region, it has the highest market capitalization and trading in the region. The ZSE is mentioned as potential target of foreign investors, and also potential investor in smaller stock exchanges in the region. On the other hand, in BiH, and neighboring Montenegro, there per two stock exchanges.

Over the first six months of 2008, all stock exchanges in the region recorded a drastic decrease of trading in comparison to the same period last year, with special emphasis on stock exchanges in Sarajevo and Banjaluka with total of 77,6% decrease in trading.

Integration of the two stock exchanges would definitely not stop reflection of the adverse investment trends at the stock exchange, but it would to some point decrease market sensitivity. Foreign investors, as source of the largest capital inflow, would get more incentive to invest in BiH if there would be one capital market, and saying "we are stronger when together" would definitely show its meaning.

You can send your approvals or objections on the address Julijana Mikulić Jurković, Kneza Branimira 2b, 88000 Mostar, Phone: 036 444 213, fax: 036 444 219, e-mail: [julijana.mikulic.jurkovic@hypo-alpe-adria.com](mailto:julijana.mikulic.jurkovic@hypo-alpe-adria.com) or [bhbankar@ubbih.ba](mailto:bhbankar@ubbih.ba)



# Standardization of Work in Banking Operations

**The Banks Association of BiH believes that in process of establishing the Bank Academy it would be necessary to define several phases that are essential. Among other things, establish Education and Certification Commission that would define education principles and would perform testing of the knowledge and skills acquired, then perform identification of the initial group of participants, cooperation with educational institutions in BiH, also include other institutions of the financial market in the country, then education and testing of the knowledge acquired through distance learning, and cooperation with similar Academies in the region**

**A**t the third session of the Banks Association of BiH's Management Board that was held in Banja Luka, among other things, the session was devoted to adoption of the minutes from previous session, then information regarding the activities of the Executive Secretary of the UBBiH between two sessions of the Management Board, as well as the Action Plan of the UBBiH for the second six months of 2008.

In the time between the two sessions of the Management Board, from March 13th to June 19th this year, as part of the activities of the UBBiH, the attendees of the regular session of the Banks Association's Management Board were insurance companies and other financial organizations of the Cantonal Chamber of Commerce of Tuzla.

Also, the letter has been sent to the Minister of Finance of RS with request to postpone implementation of the Rulebook on application of chart of accounts for banks, as well as the request to the Ministry of Finance and Treasury of BiH to submit the updated lists of countries with whom BiH has signed or ratified agreements, with purpose to avoid double taxation.

The letters have also been sent to the Ministry of Finance of the FBiH and Securities Commission of the FBiH with proposed changes and amendments to the Law on Securities, and letter to banks with request to submit their comments and proposals regarding the Law on Changes and Amendments to the Law on Contributions.

Seminar "Internal control, internal and



external audit in banks". Regular meeting between the AML Coordinators and representatives of the banking agencies took place. Also, we have attended working meeting of USAID-PARE Project.

### Assembly, Forum and Gatherings

As part of the activities of the Executive Secretary, there was also organization of the session of Safety Issues with the extended composition and the 8th Assembly of the UBBiH. Delegation of the UBBiH participated at the 9th Interbalkans Forum in Podgorica. The 6th Banking Gatherings in Međugorje were prepared and held.

Session of the Accounting and Tax Commission was held; also meeting with the representatives of the economic section of the Embassy of France; and meeting with the GTZ representatives; and request for liquidation of the Auction Center has been submitted.

The "BH Bankar" number 9 has been published; Guidelines on application of the income tax law has been sent to banks; and a free copy of the book "Prevention of Money Laundering and Marketing in Financial Services" (author: Roger Cleasens) has been distributed to all members of the Association.

### Future tasks

During September, we are planning to organize the Management Board session; seminar about archive and analysis of banks' performance; visit of the Banks Association from Turkey; and issuance of the 10th issue of "BH Bankar". As for October, we plan to organize the 10th Interbalkans Forum of the Banks Associations and Management Board session.

In the second half of November, we will hold the annual meeting "Banks and Supervision", and in December, Management Board session and the UBBiH's Assembly. In December, we plan to publish the 11th issue of "BH Bankar".

From September to the end of the year, we plan to organize the sessions of the UBBiH's Commissions.

### Bank Academy

At the session we discussed and elaborated establishment of the Bank Academy of the UBBiH. According to the UBBiH's opinion, and upon the initiative of several banks members, the conditions are created to initiate standardization of work in the banking sector, that is, in all banking operations.

- Due to the needs imposed by parent companies, certain number of members has already initiated standardization in their operations. Rapid and constant inflow of new personnel in the banking sector of BiH has urged a necessity to standardize and regularly enhance skills and knowledge, as stated at the session, emphasizing that current technology and education process have provided for an employee to be trained at work and his/her knowledge and skills to be tested.

The Banks Association of BiH believes that in process of establishing the Bank

Academy it would be necessary to define several phases that are essential. Among other things, establish Education and Certification Commission that would define education principles and would perform testing of the knowledge and skills acquired, then perform identification of the initial group of participants, cooperation with educational institutions in BiH, also include other institutions of the financial market in the country, then education and testing of the knowledge acquired through distance learning, and cooperation with similar Academies in the region.

### Academic cooperation

Education and testing of the knowledge and skills acquired must be, as pointed out, compatible with the guidelines of the European Union, and the work of the UBBiH's Academy should be based upon market principles as demonstration of the need of the banking sector and other institutions in the financial market.

- Its work must be closely related to the academic community in Bosnia and Herzegovina, through cooperation with the Universities in Sarajevo, Mostar, Banja Luka, Tuzla and other towns, as well as with the specialized international institutions for education. Creation of a strong, self-sustainable and prosperous Academy of the UBBiH will be the basis of the idea to establish the Banking Institute, as concluded at the Management Board session.

Also, at the 3rd Session of the UBBiH's Management Board, the information was adopted about the 6th Banking Gathering in Međugorje; implementation of the Law on Changes and Amendments to the Law on Contributions; conclusions and stand points of the Money and Capital Market Commission; as well as the information about the Visit to the UBBiH by the Banks Association from Turkey and appointment of the delegation; and adoption of the information about the 9th Interbalkans Forum; and adoption of the Program of the 10th Interbalkans Forum. The decision has been made about release and appointment of the commission members.

**The Banks Association of BiH believes that in process of establishing the Bank Academy it would be necessary to define several phases that are essential. Among other things, establish Education and Certification Commission that would define education principles and would perform testing of the knowledge and skills acquired, then perform identification of the initial group of participants, cooperation with educational institutions in BiH, also include other institutions of the financial market in the country, then education and testing of the knowledge acquired through distance learning, and cooperation with similar Academies in the region.**



# Tax Balance Sheet should be defined

**It is incomprehensible, in the opinion of the Accounting and Tax Commission, that banks should be in charge of controlling salary accrual and consequently take responsibility in the area of the standard for salary accrual accuracy. It has been concluded that promptly the meeting should be organized with the representatives of Ministry of Finance of the FBiH to clarify some uncertain approaches in this area, coming from the Law on Contributions, which are obligatory for banks.**

**A**t the meeting of the Accounting and Tax Commission organized in mid June with the representatives of the six Commission members, representatives of "Deloitte" Agency, then Accounting and Audit Association of the FBiH, and the representatives of FEB Sarajevo, among other things, the discussion was directed towards adoption of the Rulebook on implementation of the Law on Profit Tax in the FBiH.

## **Addition to the Rulebook**

The Commission thinks that basis for taxation should include financial instruments intended for sale at the moment when the sale of such instruments is realized, and shares gained for free (MasterCard, Visa) should be included in the tax basis at the moment when they get sold, and compensation of employees or other persons coming from distribution based on the right to participate in the profit of the person under obligation, are not considered to be expenses in regard to the tax balance sheet.

The Commission also thinks that, according to the IAS 19, book entries of provisioning for anniversary remuneration, severance pay and unused vacation should not be included in tax basis.

It was pointed out at the meeting that in Article 10 of the Rulebook on implementation of the Law on Profit Tax in the FBiH, in the segment regulating compensations of employees and other persons, it should be clearly set forth what is recognized as tax balance sheet and what is not.

As concluded, the Banks Association of BiH, through its Management Board, should insist on a complete development of Article 16 of the Law on profit tax in the FBiH in the way how the article in the Rulebook on implementation of the Law on profit tax in the FBiH, and it should clearly define recognition of general and special reserves of banks allocated in accordance with the IAS and special regulations of the Banking Agency of the FBiH.

It has been also concluded that Article 14 of Law on profit tax in the FBiH, related to recognition of expenses coming from doubtful and disputable claims in the tax balance sheet, should be fully moved to the Rulebook on implementation of the Law on profit tax in the FBiH.

## **Disputable opinions**

Accounting and Tax Commission is of the opinion that general services of international suppliers should be subject to tax accrual after deduction, that tax deduction from such tax could be realized if such international supplier comes from the country which whole BiH has signed the Agreement on Bilateral Cooperation, and also insert the data on total payments and tax accrued after deduction to the foreign legal entities. The form must be, as emphasized, prescribed by the authorized institution, such as Tax Administration.

It is incomprehensible, in the opinion of the Accounting and Tax Commission, that banks should be in charge of controlling salary accrual and consequently take responsibility in the area of the standard for salary accrual accuracy. It has been concluded that promptly the meeting should be organized with the representatives of Ministry of Finance of the FBiH to clarify some uncertain approaches in this area, coming from the Law on Contributions, which are obligatory for banks.



# Graduated required reserve accrual basis

**At the initiative of the Banks Association of BiH's Commission for Money and Capital Market, referring to the impact of the regulations issued by the Central Bank of BiH at the banking sector in the area of required reserves, Chairman of the UBBiH, Berislav Kutle, has sent letter to the Governor of the Central Bank of BiH, Kemal Kozarić, with the proposed possible changes of the regulation in that area. The purpose is strengthening of effectiveness of the banking sector and reduction of expenses**

**A**t the initiative of the Banks Association of BiH's Commission for Money and Capital Market, Management Board of the UBBiH, at its third session held on June 26th this year, discussed the impact of the regulations of the Central Bank of BiH at the banking sector, concerning required reserve.

Conclusion of the Management Board is to start the initiative again towards the Central Bank of BiH regarding changes of the regulation related to required reserve, with purpose to strengthen the effectiveness of the banking sector and reduction of expenses.

The Banks Association of BiH is proposing introduction of the principle of the

graduated required reserve accrual basis for local currency, that is, convertible mark and foreign currency funds and new methodology of maintaining liquid funds in order to meet the required reserve, by introducing new accounts of the CBBiH in foreign currency. As key currencies, the Banks Association is proposing EUR and US dollar.

It has been also initiated to include the balances of tellers and vault of commercial banks in the accrual of the required reserve and adoption of the corresponding regulations which will, in the accrual of the required reserve, recognize the securities issued by the state of BiH.

In his letter to the Governor of the CBBiH, Chairman of the UBBiH, Berislav

Kutle, pointed out that the rates of fees accrued against banks for the funds they are required to maintain in order to meet the required reserves should be increased. The UBBiH thinks that existing fee rate of one percent should be significantly increased.

- We are ready to support with arguments any of the mentioned proposals and provide for detail explanation, which is why we propose to organize a joint meeting, as stated by Mr. Kutle in the letter to the Governor of the CBBiH, Kemal Kozarić.



# How modern records solutions could rationalize banking business

**New principles in business demand faster internal exchange of information and record in banking sector, which multiplies the complexity of the file storing (archive) process. This text should add to better understanding of such issues with intention to also animate other institutions that could contribute faster adoption of legal framework which will allow electronic file storing as a necessity of modern business.**

**W**e should lately often hear about the advantages of modern records solutions. It seems that what used to be a visionary idea at the level of theory, have “come down” today in a quite concrete practice. It appears that Mr. Albert Einstein has been right once again. However, he allegedly said: “It is only matter of time between good theory and good practice”.

The time of a practical application of records solution has obviously come to effect.

Another thing is that legislation regulating this area in Bosnia and Herzegovina should soon evolve in direction of the European Union legislation concerning this issue. However, the EU has already since 2001 allowed transformation of the paper material into an electronic format and destruction of the paper originals. Thanks to the technology Time stamp (ISO 18014) and an advanced electronic signature, realized through the qualified certificate, by which electronic data or records are signed, there should be provided to have authenticity and reliability of records and should equalize legal validity between digital and paper records.

In Bosnia and Herzegovina, based on Directive 1999/93 of the European Community, European Parliament and Council adopted in November 2006 the Law on Electronic Signature and Implementation of the Timestamp Technology.

In Slovenia, i.e., legislation in this area has been complied with the technological

Photo:

Prepared by: Amela Oručević

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progress in relatively short time, and the role of supervision and certification of the new technology suppliers delegated to the Republic of Slovenia Archive.

Regulative MoReq (Model Requirements for the management of electronic record) and MoReq2 (Model Requirements Specification for the management of electronic record - 2008) recommend compliance of the state legislation with the technological progress, standard defining and implementation of the international standards.

## **Key phases in company's modern records solutions**

**Phase 1.** Work modernization with past bank documentation found (“past modernization”)

**Phase 2.** Work modernization with new documentation, after “D Day”.

Approach, implementation method, risks and advantages, they all vary from one phase to another, since they are all essentially different. Consequently, savings generated in each phase are different.

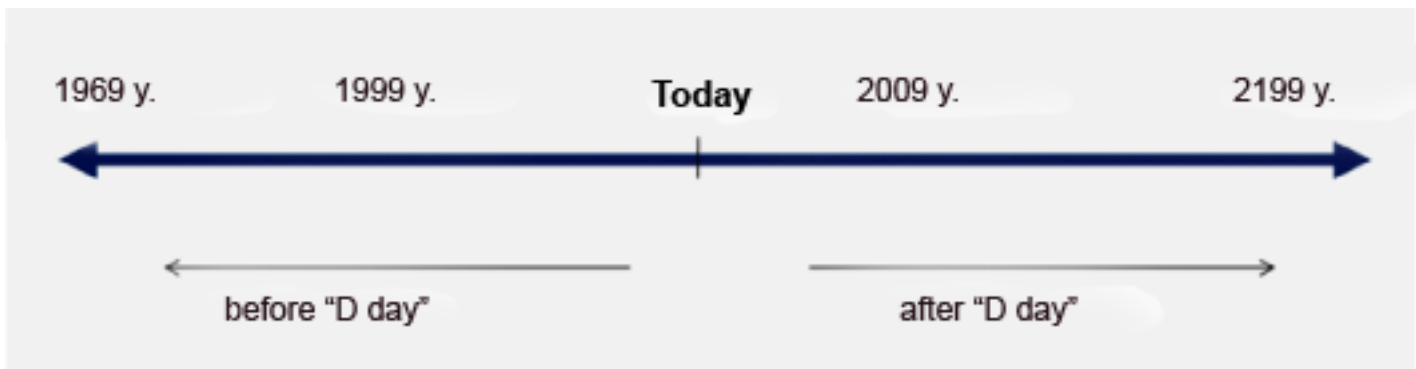
## **Phase 1. Modernization of the condition found**

Your papers are stacking up. What to do?

Take all away, make some order in the records. This order should include both physical and normative order (Guidelines regarding archiving, etc.). All records should be scanned (transformed into digital form), and if necessary make the record in form of a microfilm, - After you perform scanning - What is allowed to be destroyed – with attendance of the commission according to the secrecy code. What has to be stored – storage under required microclimate and other conditions (temperature, humidity, burglary and fire prevention measures...) In case of demand for original – who should submit the original. Digital pictures that were created make available at the mouse “click”.

All the above requirements should come under the term of so called “delayed scanning”.





#### Measurable effects of Phase 1:

**Searching time saving:** total time that before the innovation used to be spent in company for records searching, if compared to the overall time that will be spent on searching after innovating the system, Room saving: part of records could be, after scanning and/or microfilming, destroyed or at least transported to a cheaper location.

**Immeasurable effects:** *Important records being protected from irrecoverable loss:* If a record important for work is transformed into other media and the copy is stored at a remote location, we have gained almost 100% protections from irrecoverable loss of the information structure. The effects realized when the records are protected from irrecoverable loss is hard to be quantified, but they are beyond doubt.

**Work convenience of employees:** A classical record searching is effort intensive work. It is about physical manipulation with paper, its moving from one location to another, etc. When introducing new technological solutions, the employees work is getting easier: records access is allowed from the usual work platform, by click to the appropriate icon of program solution.

**Improved image with users and partners:** new technological solutions make the time of records access significantly shorter, so the duration of certain business process gets shorter. Finding answers to the inquiries of business partners during i.e. telephone conversation (which is possible due to faster access to the subject records) should without doubt affect the company's image in the business environment. The resulting effects could not be measures in quantity.

**Storing original archive records in accordance with law:** in the old way, almost entire original records are stored at warehouse. Conditions of storage could be and do not have to be in accordance with the criteria prescribed in the law (temperature, humidity, fire protection....).

Automation of business processes at the very beginning eliminates at least 2 days of record traveling and it drastically shortens the overall duration of the process.

In principal, it implies legal sanctions in case of an inspection. In the innovated work method, all records would be stored under appropriate conditions and as prescribed by the law.

#### Phase 2. Modernization of work with new records, after "D Day"

After we have processed all the records from the time before the innovation was introduced, we get to work with fresh new records. However, it is necessary to make sure that in the newly cleared out condition, new documents start coming in and for short time to make a mess equal to the one we have cleared out earlier.

Different from the delayed scanning in Phase 1, here we have so called "early scanning". In this purpose, our company has developed "PAPERWALL" system. This is actually a barrier against paper, set at the entrance to the system, which do not allow access to papers. Key characteristics of this system are the following: A record is scanned right at the entrance to the system (i.e. at the mail inbox), only digital record picture can enter the business system, Digital picture is used for all advanced applications which are possible today: Automation of data input (instead of manual input), automation of business process, searching of digital archive.

Original records (after scanning performed at the entrance) go through one of

possible scenarios: storage in permanent archive, storage in temporary archive, destruction. Key rationalizations that could be achieved by record scanning at the entrance of the business system include: shorter duration of business processes, no need for manual data input from the records.

Of course, there are effects in this phase too which are not easy to be expressed in numbers: standardization of business processes, minimized business risk (as a result of the system being organized, not allowing "shortcuts"), image with customers, work convenience of employees...

#### Savings realized by shorter business processes

Clearly, automation of business processes at the very beginning eliminates at least 2 days of record traveling and it drastically shortens the overall duration of the process. We have not mentioned here a very possible option that the innovated way of performing business process could shorten the existing time of the effective work in records.

#### Savings realized by automation of data input

A record being scanned does not need any more to go for manual rewriting of data. In case of a need for a data input, a record goes in so called OCR (Optical Character Recognition) process. So, this is about a software "reading" of a record.

It should be pointed out that today any software can "read" not only the same forms where the same data is written down in the same place. It can also read i.e. input invoices, where the same two do not need to be repeated and where data about price, number of pieces, is always in different place.

Our experience is that if you need 10 employees to insert data, after introducing the OCR solution, 6-7 employees at minimum could be switched to work something more creative.

# The most massive games so far with 1.500 participants

**In six sports disciplines, soccer, basketball, volleyball, bowling, table tennis and chess, there were teams from 26 banks competing, Central Bank of BiH, Banking Agency of the FBiH, Banking Agency of RS, Deposit Insurance Agency of BiH, and other financial institutions of BiH and RS**



The Gathering opened with a formal parade

**T**he sixth banking gathering took place from May 29th to June 1st at Sports Center Međugorje in Međugorje. Those were the most massive gathering so far with 1.500 that has gathered from all over Bosnia and Herzegovina.

The gathering was opened with the fascinating defile of participants, who had 32 different jerseys.

Berislav Kutle, Chairman of the Organizational Board of the 6th Banking Gathering and Chairman of the Banks Association of BiH, who opened the games, stated that the UBBiH, as the organizer of the games, had made truly great efforts to provide for 1.500 participants the conditions for accommodation and competition.

- Sport is the activity with the fastest way to get to know each other and make friends, but also easiest way to build character. Everyone knows that we, bankers, make the existence in BiH in the best way, which means that we raise the living quality in all cantons, in all parts of BiH. Banking represents the most developed segment of its economy, stated Mr. Kutle, adding that only bankers have so organized and massive gathering.

In six sports disciplines, soccer, basketball, volleyball, bowling, table tennis and chess, there were teams from 26 banks competing, Central Bank of BiH, Banking Agency of the FBiH, Banking Agency of



Berislav Kutle: Only bankers organize the gathering so massive

RS, Deposit Insurance Agency of BiH, and other financial institutions of BiH and RS.

## **Raiffeisen Bank as Overall Winners**

The overall winner of the 6th Banking Gathering Međugorje 2008 is Raiffeisen bank BiH. The champion cup was delivered by Berislav Kutle to the Bank's Director Michael Mueller. And so

Raiffeisen bank retained the position of the overall winner that had won at the last year's banking gathering in Teslić. It gives this Bank at the next gathering right to carry the flag of the gathering in a formal parade of banks.

## **Volksbank AD Banja Luka Winner in Bowling**

Volksbank AD Banja Luka women won



Representatives of Raiffeisen Bank while Celebrating Victory



the first place in bowling, Raiffeisen bank second place, and Nova Banja lučka Bank the third place. In the category men in bowling, VolksBank AD Banja Luka also won the first place, second by Raiffaisen bank, and Hypo Alpe Adria Bank Banja Luka was at the third place.

### **Chess women representatives of ABS bank Sarajevo the best**

At this year's competition in chess, men



won no medals. However, according to the Decision of Disciplinary Commission, competition in this category was annulled. As chess champion women, the competitors of ABS Bank Sarajevo were the best. Union bank Sarajevo was the second, and Raiffeisen bank was the third.

### **Raiffeisen Bank first place in table tennis and basketball**

Raiffeisen Bank was the winner in table tennis men. Slightly worst were the table tennis representatives of Nova Banja lučka Bank, who won the second place. The third place in this discipline was taken by ABS bank. Raiffeisen Bank was also the winner in table tennis women. Hypo Alpe Adria bank Mostar was the second, and Turkish Ziraat Bank Bosnia was the third.

The winner in basketball men was also Raiffeisen Bank. The second was ProCredit Bank, and the third was Hypo Alpe Adria Bank Banja Luka. In the basketball women, that was as discipline initiated at the banking gathering only last year, basketball representatives women of Raiffeisen Bank took the first place. The second were representatives of KIB Bank from Velika Kladuše, and the third place in basketball women belonged to ProCredit Bank.

### **Hypo Alpe Adria Bank and ProCredit Bank winners in volleyball**

Hypo Alpe Adria Bank Banja Luka took the first place in basketball women. They were followed by Raiffeisen Bank, while Central Bank of BiH was the third. In volleyball men, the winners were competitors of ProCredit Bank, second were the volleyball representative of Raiffeisen Bank, while the third in that discipline was UniCredit Bank.







Tough strive in soccer

### ProCredit first in soccer

ProCredit Bank won first place in soccer. The second was Komercijalno - investiciona Bank, and the third was Raiffeisen Bank.

The cup for fair play and sports courtesy were awarded to Pavlović International Bank Bijeljina, and acknowledgment for the overall impression was presented to ProCredit Bank. The prize for special contribution for the atmosphere was presented to Duck 1 and 2. They also received the pen to register in the new members of the group.

### Exceeded expectations

The sixth banking gathering was closed by Mijo Mišić, Chairman of Executive Board of the Gathering and Executive Secretary of the Banks Association of BiH. He said that as for results the gathering in Međugorje exceeded the expectations, which is confirmed by the fact that 1.500 participants attended the gathering.

With gratitude to all those who made contribution that the gathering took place, Mr. Mišić emphasized that all participants participated, but someone had to win.

- We have named these games as the games of sports and getting together. The sport is the way it is so. There is a lot of sorrow and emotions, celebration, but getting together is what we all get, said Mr. Mišić.

He also repeated the words of one of the participants who said that banks should consolidate and connect.

- This is a message of a young man and I think that is the way we should all behave, emphasized Mr. Mijo Mišić, who congratulated the winners, and to those who did not win he wished more motivation to prepare better.

Mr. Mišić said that some banks were preparing for six months with some internal eliminating competitions. He appreciated the efforts of all, as he said, to the exceptional and fair behavior and understanding and expressed desire for bankers to get together in the same number or more next year.

Mijo Mišić: Banks' Consolidation is Important





Mini interview Michael Mueller, Director of Raiffeisen Bank as the Overall Winner

# Money Invested in Banking Gathering is well Invested Money

**After sports games we perform better as team, because the gathering makes us closer, said the Director of the Winner, Raiffeisen Bank, Michael Mueller**



Mueller with the winning team

**W**hat is your impression about the overall victory of Raiffeisen Bank at the Banking Gathering here in Međugorje.

You have achieved to keep the title from last year, when you were also laureate. It seems that is already becoming a tradition.

Mueller: As Raiffeisen Bank we do our best what is in the market game to do in the sports games. Fair play and we prepare well. I am glad we have won this year too. You can see how we celebrate. This is really our team work and our mutual success. As Director of this bank I am really happy that we have made it this year too. There is always room for surprise, since one can never know what the opponent is like. We are too happy, what else to say.

It seems that you invest a lot in sports gathering. Starting with styling, equipment that is off good quality and well designed,

to the preparations for sports disciplines. It shows the results too. But still, we should forget that you are amateurs, and not professionals. What is your comment?

Mueller: We invest to certain amount of money. You said well that we invest money; we invest it in our mutual work and success. People are happy and joyful in that way. Preparation for the gathering has very good impact on us and we become closer. After banking games we perform better as team. It is well invested money.

Where will the winning up stand?

Mueller: We still do not know. We have to agree with all other who participated in the victory, and they are athletes. I would be glad to keep it with me. Most probably, at the end of this year we will move to our new business building and we will find the best spot for it.

## Interesting items of the 6th Banking Gathering



Cheerleader teams contributed a lot

### Cheerleading for five ProCredit cheerleader team

Certainly, the great contribution for the overall image of ProCredit bank, that received the prize for this, was made by their cheerleader team. Like NBA cheerleader team, the attractive cheerleader ladies of ProCredit, were encouraging their teams and probably contributed to the high score of their bank.



Well equipped players of Raiffeisen

### Yellow, I love yellow

Apart from the result, Raiffeisen bank is also first in the effective styling. Although not too important, but still that detail goes in favor of the fact that Raiffeisen bank invests a lot in preparation for the banking gathering, which has been confirmed by them. That is why we asked its players for comment when we heard that the paid relief sprays is also yellow. They denied that, but they told us different story about "their color". Namely, one of the Raiffeisen bank players, at the last year's gathering, broke her leg. Her sports colleagues painted it in yellow, for the joke, but also to match the colors.



# Bank Managers as Competitors

## A Chance for People of the Same Profession to Get Together at the Same Place

- This is an extremely good chance for people of the same profession to get together at the same place, since when we do something else, that is, our job, we all think of competition, of people from competition in completely different way as almost we do not see them as people. When we get together at places like this, then we see and realize we are all the same, people who live and love their job, love to compete, enjoy, work, emphasized Berislav Kutle, Chairman of Banks Association of BiH, who acted as Chairman of the Organizational Board of the Gathering in Međugorje.

He said that when exchanging experience and communication, great friendship get to be realized and sports represents the activity where people get to know each other quick.

- This is really a prize worthy example how things should be done and we should clearly always work towards improvements in the organization of the games, although this, from one side, profession, and, from the other side, greater expense. Currently we are in between one and another and trying to make some optimum so sufficient number of people can participate. Secondly, the time has come



Berislav Kutle, predsjednik UBBiH

that we will have to limit the number of participants, not because of some strict measures, but simply we will not be able to manage the excessive number of participants, emphasized Mr. Kutle, adding there are maybe two places in BiH where the games could be organized, although, he noted, the number of participants is marginal for those places not to have sufficient capacity.

We should work, stated Mr. Kutle, towards better quality of games. For him, those are the only games in BiH that are

really massive, rising to the high level.

- As for my direct participation at the games, I used to participate in six or seven disciplines or possible five, since I was into all sports. It is normal that people from small communities are very good in five sports, but they are not professionals in any of them. That is the way of development, and that is how I developed and participated in many sports. But there are so many young people, it would be a shame for me to take any place – concluded Mr. Kutle

Ranko Labović



## Ranko Labović: Sports Very Important for Our Job

- Our bank is quite satisfied with sports part of the gathering. The gathering is exceptional. No incidents. Both the Bank and I participate from the very beginning, the sixth time now, from Neum where the first gathering took place to Međugorje, where the gathering is organized for the second time, said Ranko Labović from Nova Banjalučka bank.

He said they are trying to share out the sports spirit to the gathering, since it is not only important to win but to participate too. Mr. Labović added that so far the NBB used to win the first place in soccer and table tennis and third in waleylball.

- We, bankers are all office people and we need physical condition. Sports are very important for work to build the team spirit, where people understand each other and are not asocial. They know they can count on their colleague as that is the only way to win. And is being transferred from sports to daily work at the bank. People who are into sports understand each other better than those who are not – emphasized Mr. Labović.



### Kemal Kozarić: All the Same in the Field

Governor of the Central Bank of BiH, Kemal Kozarić, stated that this institution has been the initiator of the banking gathering, and this year's number of 1.500 participants has greater significance than the competition itself.

- This is a chance for people to see each other, to get to know each other, gather, exchange experience. Međugorje is a strong center, offering many options, from field to the atmosphere and all. I think that everyone is enjoying and the atmosphere is super. On the other hand, the fact is that banks from both entities play against each other without any problem. No unpleasant incident has happened over five years. It proves that the banking sector is at emancipated and cultural level and with its behavior it overcomes the situation in BiH. This is how BiH is building. I am proud that the banking gathering has become so massive. They are useful both for the participants and the banks and should be continued, emphasized Mr. Kozarić.

He added that the CBBiH participates in all disciplines and that he is also the competitor.

- I play soccer and I want to show that in the field everyone is the same, all in the same jersey. That is where directors,



Kemal Kozarić

bosses, governors, vice governors are not present, only competitors. It is a great atmosphere, competition and fun. Bankers who work hard deserve this, stated by Kozarić, emphasizing that every year the CBBiH wins some medal. Bankers are good sports men and women, they like team work, like to win, but they also know how to accept losing. They have good qualities as employees and I appreciate

them a lot.

Our job is tough and this is some kind of anti-stress program for me and apart from the games and practice to play tennis or soccer, and skiing during winter. I used to be sports man. My entire family likes sports and we try to keep up this spirit and trend of a healthy living – stated Mr. Kozarić.

### Srećko Bogunović: Competitive Spirit and Team Work

Srećko Bogunović, Director of Hypo Alpe Adria Bank Banja Luka is member of the basketball team. – I enjoy with my colleagues to participate, to support team spirit, to get lot of support from the cheerleader teams, so we all make one compact group. Not only that we look forward the results, but the gathering too. I used to play basketball twenty years ago. Then I started doing banking. It was much more joy to play basketball. One thing that is in common in banking and basketball is competitive spirit and team work. One must create a team that is winning if wants to survive, be successful and the best.

I am currently recreating as an amateur. With the age of 46, I think I am still hanging in there, thanks to sports only. Sports means antistress and health – concluded Mr. Bogunović.

Hypo Alpe Adria banka Banja Luka participates from the beginning of the gathering and its delegation is huge.

- There are 85 people here. We enjoy. We participate in majority of sports. More important than the competition is getting together and exchanging experience and relaxing. If success happens it is a good thing. At the gatherings, the custom is not to talk about work too much. We deal with the work entire year, 360 days. This place and the atmosphere are not suitable to talk about serious things – said Bogunović



Srećko Bogunović



# Impressions by the participants of the 6th Banking Gathering Participants:

Participants of the 6th Banking Gathering Međugorje 2008 have paid huge attention to getting together, knowing new people, colleagues from other banks and towns and making new friends. This is proven the best with the sentence by one of the participants of the Gathering: "When we get together at places like this, no one pays attention to different jerseys, we all become one."

- Everything is great, the center where the Gathering took place and the organization of the games too - said **Zdravko Šmurević** from Volksbank Sarajevo.

Đapo Željanin from NLB Tuzlanska bank is also pleased with the organization of the games.

- I used to participate at the Gathering like this. They were all organized well. We are here to get together and have fun. That is the priority - as Željanin pointed out.

Also, **Almir Salihović** from the Central Bank of BiH has plenty positive impression to share.

- Tournaments were quite massive. I really admire the organization. It is a great deal to gather 1.500 people, as I here. Everything has functioned perfectly. I was member of the basketball team. It has been years now that the Central Bank participates at the Gathering. It is one of the institutions that have initiated such gathering of commercial banks and the entire financial sector. We are glad to see the gathering has grown to such event. It is all really great - as Salihović said.

**Edina Pašić** from Raiffeisen Bank shares the impression and marked the Gathering with clear five.

- It is great. The crowd is extra. All banks are here, different jerseys, colorful, but we all have the same mind and the same goal. Getting together is at the first place, and then tournaments.

I used to participate earlier. My first time was at the fourth gathering. Those who participated at the first three were constantly saying how great it was and so only the nice impression brought me here. These gatherings mean a lot to me. Besides getting together at work with colleagues who are my friends, we also

**We are all one and all athletes**



Getting together...

Relaxation...





get together here, which is great, since we get a chance to meet new people. Tomorrow when I meet them in Sarajevo, Zanic, Banja Luka, we instantly go for coffee, and that means a lot - as Pašić said.

#### Hoping for medal

**Sabiha Vražalica** from Bosnia Bank International thinks especially nice is the atmosphere at the gathering which is a chance to get together.

- It is great. There are a lot of banks here, a lot of people with different jerseys. But, still when we get together at one place, we never mind for jerseys, we are all one and we are all athletes.

Getting together here is great and we should keep doing so. Also to mention, this is the second time for our bank that is participating and from now on we will be regular participant.

**Dalibor Čubela** from UniCredit Bank is of the opinion that these are the best organized banking gathering.

- It is a real pleasure to be a participant. The main think is getting together. Our bank has been participating from the very beginning, the sixth time now, as he said. I am hoping we will win medals in majority of disciplines. This year, we are slightly better prepared. These gatherings mean a lot to me. First, colleagues from our bank get a chance to get together in some less formal atmosphere, we make friendships better, and as for colleagues from other banks, we get to exchange experience and get together - as Čubela pointed out.

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According to **Milan Kudrana**, Nova Banjalučka bank, where he works, this is the fifth or sixth time that they are participating at the banking gathering.

- This is the second time to me. Accommodation and all is all right- as Kudran said.

#### No work talk

As for **Zlatko Žepča** from UniCredit Bank everything is, as he said, according to the plan and program and the conditions are good.

- These gathering mean a lot, colleagues

of one bank get a chance to see each other, exchange experience with other banks and get together. That is extremely important. Our bank is one of the largest in BiH. It participates in all disciplines, both men and women - as Žepča said.

#### Filled with energy and good impression

**Đorđe Đukanić** from Komercijalna Bank Banja Luka thinks the games are well organized.

- At the Gathering, the most important is to get together and relax from daily work, as Đukanić said.

**Belma Mulaosmanović** from Vakufska Bank Sarajevo, said how she was trilled with the atmosphere at the Gathering, that was sports like and fair.

- The atmosphere was truly friendly and collegial. It is already traditional that Vakufska bank participates at the Gathering. For me, however, this is the first time

and I regret I have missed the earlier gatherings. We like to win, but above all we like to get together, as Belma said.

Her opinion is shared by **Marina Marijanović** from Volksbank Banja Luka.

- The atmosphere is fantastic. People have come here filled with enthusiasm, ready to compete and above all to have fun and come home filled with energy and good impression. We have participated at the Gathering all times. Until last year we were under the name of Zepter Bank, now we are part of Volksbank Group, as Marijanović explained and said that so far at the gathering they have always been a golden middle, not the best / not the worst.

- We do our best to keep at this. We do not want to push people to hard, we do not want them to come here under tension to win, but to have fun, relax, and if good result comes, that is good, as Marijanović concluded.



...and Fun



## Entertainment program of the 6th Banking Gathering

### Selma Milić, the Karaoke Winner: I sing at work too

At the karaoke contest, in the competition of 16 participants, Selma Milić became the winner, who is an employee of Raiffeisen Bank. Vesna Aničić from Hypo Alpe Adria Bank from Banja Luka was the second, while Nurija Selimović from UPI Bank and Predrag Rončević from Nova Banja Luka Bank shared the third place.

Selma said she felt phenomenal as the winner.

- Last time I registered to the Karaoke competition, because of cheerleading a lot my voice broke so I could not continue. So far I participated at the OBN Talent Show. Currently, I am not doing anything special when singing is concerned. This here is just for our soul. It has been the incentive for me to continue doing some more. I have many idols in singing, such as, Nina Badrić, Aleksandra Radović, as for foreign singers, Anastasia, said Selma, who signs a lot at work too. Offcours, when customers are not around.



Amer Čolan and Hajrudin Kapetanović gave a special charm

### The audience was thrilled with Duck One and Duck Two

The last evening of the gathering, the Karaoke winner, Selma Milić and second place, Vesna Aničić, has a small solo performance. Besides Maja Tatić, well known BiH musicians, Donna Ares, Ibrahim Jukan and Josip Bilić were in charge of the entertainment part.

A humorous touch to the entertainment program was also made by the participants of the Gathering, bank employees with artistic name Duck 1 and 2. With their entertainment skills, the musical part of the gathering was made more fun. This especially refers to their choreography with the song "Attempt" by Laka, who was interpreted by Maja Tatić.

Duck 1 and 2 are, actually Amer Čolan and Hajrudin Kapetanović, employees of Volks Bank BiH.

- We have created this year's show, meaning nothing was arranged in advance

with Majom Tatić. It was spontaneous that we got the idea for Laka's songs, as Čolan said. He also said that every year they participate in the entertaining part of the gathering; they dance, that is, do choreography and do the best to always be funny and interesting.

Also, both of them participate in the sports segment of the gathering. Kapetanović is a member of the basketball team and table tennis, while Čolan is a player in four disciplines: soccer, basketball, volleyball and bowling.



**Šefik Ramčević, Winer in 2006**  
**I sing with Monteno when He Comes to Odžak**

Šefik Ramčević was the jury member at the "Karaoke" contest, who is Director of the Intesa Sanpaolo bank BiH branch office in Odžak. Šefik is also the winner of "Karaoke" at the banking gathering in 2006, also in Međugorje.

- I am an amateur in singing. I also won many important prizes. At the festival "Studentsko ljeto 74." in Maglaj, I won third place of the audience. At that festival, the singers were Hasiba Avdić and Šerif Konjević. I participated in the category of light music, as Ramčević said, who participated at all banking gatherings, except the first one in Neum.

At the festival "Prvi aplauz Banja Luke", in 1975 he won the second place of the audience and jury.

- Many singers were there Goran Gerin, Alma Ekmečić, Fadil Toskić, Sonja Stojanović, Željko Samardžić. I admire the singers Kemal Monteno, Zlatko Pejaković and Zdravko Čolić. When Kemal comes to Odžak, we sing together. He loves all music styles.

The music helps me, when I sit together with bankers, to present something else I know, and that is raising my price. The music makes me famous - as Šefik Ramčević said.

At the end, he added that besides signing, he also likes to meet people and in them, as he said, to explore the emotions, even the hidden ones.

### **Maja Tatić, singer and moderator of the entertaining part of the gathering: Bankers are good singers**

The moderator of the entertaining program of the Banking Gathering in Međugorje was the famous singer, Maja Tatić. Maja has complemented the gathering with the song.

- This is the second time that I am to say the entertainer at the gathering like this. The first time was two years ago, also here and I feel nice, as a host, since I have already met some people and I know what will happen, how will the audience react. We always tend to please the audience. As for Karaoke, I think it was better two years ago. I do not know whether it was a coincidence that they were all good singers, as Maja pointed out.

She thinks that bankers have talent for singing. At the Karaoke contest, as she said, there was couple of good singers. Member of the jury were the coordinator of the Karaoke, Samir Lačević, from the

Banks Association of BiH, then Šefik Ramčević, from Intesa Sanpaolo bank BiH, branch office Odžak, also the winner of the Karaoke at the gathering two years ago, and Toni, the singer from Maja Tatić's band.

- I left to them to decide, since it is not a pleasant thing to be in the jury. I was member of the jury two years ago. This year I said I would not be in the jury and made the three of them responsible, as Maja explained, who said that besides the work, she manages to have a good fun.

- There are great people here, the atmosphere is good. They all have come to compete for three days and have a good time, which is good. I will be glad to come when they invite me to the gatherings like this. They started persuading me, as they see that I have a good sense for fun and I am eloquent, to become head of some branch office. So, it is possible in the future that you will be talking to the head or director of some bank, let's say in Banja Luka, said Maja while laughing.





### Sports Team Leaders

#### CHESSE

##### **Suvad Hadžiahmetović: Masters and Grand Masters among Bankers**

Team Leader for Chess at the 6th Banking Gathering in Međugorje, Suvad Hadžiahmetović comes from the Central Bank of BiH

- There were 24 teams that participated in the category men and 15 in the category women. Each team had three players and a back up. All matches were well organized. If judging by proficiency, I would say the best were men from ABS Bank, Union Bank, Central Bank of BiH, UPI Bank, Volksbank. Some of them are in the category of masters and grand masters. The best chess players women were from ABS Bank, Vakufska Bank, Raiffeisen Bank and Volksbank.

#### BASKETBALL

##### **Damir Katica**

##### **The game was taken seriously**

- There were 24 teams in category men. Intensity of the games was at high level and the games were taken seriously which had given certain charm in the competition. There are even active players amongst the basketball players – said the team leader for basketball, Damir Katica, from Bosnia Bank International.

#### BAWLING

##### **Milan Perduv**

##### **Equal shot-putter for men and women**

According to Milan Perduv from Hypo Alpe Adria Bank from Banja Luka, the team leader for bowling, this year at the Gathering, there were 24 teams men and 23 teams women. He assessed the gaming conditions as excellent.

- The new thing in bowling this year is equal shot-putter for men and women, 60 shot-putters, that is, throws, said Mr. Perduv, who things that men were better in the same sports discipline. He would especially mention the player Darko Lacković from Volks bank Banja Luka, Osman Šoša from Raiffeisen Bank, Slavko Trivić from Hypo Alpe Adria Bank Banja Luka, and Siniša Balić from Banking Agency. Some of the active players were Danko Grubešić from Volksbank Banja Luka, Dragana Perić from Nova Banjalučka Bank.



Suvad Hadžiahmetović



Damir Katica



Milan Perduv



Nedžad Ferhatović



### TABLE TENNIS

#### Nedžad Ferhatović

#### Raiffeisen Bank players as leaders

There were eight teams men and 20 teams women that participated in the table tennis discipline this year.

- The gaming conditions were excellent. No objection. The Raiffeisen Bank players were the most successful. There were two extremely good table tennis men players. As of women players I would like to mention Idrija Redžepović from Turkish Ziraat Bank Bosnia and Rasa Bodvadiene, Director of Balkan Investment Bank, said the team leader for table tennis, Nedžad Ferhatović from KJP Rad, who participated at the banking gathering for the first time.

Katarina Iđanović



### WALEYBALL

#### Katarina Iđanović

#### Hypo bank from Banja Luka as surprise

- There were 26 teams men and the same number of teams women that participated in volleyball tournament. No objection, everything was done according to the standard. Traditionally good players were from Raiffeisen Bank, while this year the surprise were Hypo Alpe Adria Bank Banja Luka, as pointed out by the team leader for volleyball Katarina Iđanović from Intesa Sanpaolo Bank (UPI banka).

Muamer Dalipagić



### SOCCER

#### Muamer Dalipagić

#### Notable soccer players

- There were twenty five teams. Gaming conditions were excellent and without objections. Last two year at the banking gatherings, ProCredit Bank was first in soccer, so it has been the case this year. As for participants, there were also players who had extremely good results in the carrier of soccer, such as Veljko Aleksić from ProCredit Bank, and then Burek Ipehlivanović from Central Bank of BiH, and Almir Gredić from Nova Banjalučka Bank, said the team leader for soccer Muamer Dalipagić from ProCredit Bank, also former representative player in small and regular soccer.

## Reactions of the winners after the games

# Fair and impartial

**The game was fair play, and referees' job correct, as jointly concluded by the winners of the Banking Gathering in Međugorje. Some expected victory, some were surprised, and some, as they say, got what they deserve.**

- None of us is active athlete, we do not play actively walleyball in the past twenty years. That is why we are surprised with the victory. Still, we get together lately and are good team and we have deserved to win, said Nataša Pomak from Hypo Alpe-Adria-Bank AD Banja Luka, whose walleyball team women won the first place at the Gathering in Međugorje.

According to her words, this was the first huge success of the walleyball team women from Hypo Alpe-Adria-Bank AD Banja Luka.

- This year we have trained more, so we were hoping to win. As a team, we had a stable game. We were not afraid of the opponents, keeping the pace of the game and good spirit in all four games and we helped ourselves to win, as Pomak said.

She also added that the toughest opponent were walleyball players from Raiffeisen bank.

- The game was fair play. We must complement the referees. They were good, without any impartiality. The audience was excellent, as well as our opponents who were quite fair. I have no objections – as concluded by Nataša Pomak.

### As deserved

Muamer Dalipagić from ProCredit bank, who is the champion in soccer, said they expected victory.

- This is the third time we are the first. The preparations helped. It has been a year that we regularly train. This is our fourth cup, one after another and three for the second place in the last five years – as Muamer Dalipagić said.

Danka Grubešić from Volksbank Banja Luka, who is the overall winner in bowling, say they are surprised with the victory, since the struggle was between the second and first place.

Diko Jovanović from Pavlović International Bank Bijeljina, who won the prize for fair play and sports courtesy, emphasized that his bank did not have any pretension to any of the high places.

- We are not in the class with Raiffeisen and Procredit bank. We got what we have deserved, we have played fair. This is the fifth time at the banking gathering. We participate in three disciplines, soccer, walleyball, men and women, and basketball. Game in the field was fair. The tough-

-est opponent in soccer was NLB-Razvojna bank Banja Luka, and in walleyball we cannot tell, since we lost the first game. So far, we have won two third places in soccer. This year, we were solid in walleyball, but did not get to go further - as pointed out by Jovanović.

**Hypo Alpe-Adria-Bank AD Banja Luka had a good reason to celebrate**





Former champions at the 6th Banking Gathering

# A lot more than amateurs

**Participants of the Banking Gathering in Međugorje are amateurs in sports. But not all of them. It is surprising that almost in all tournament fields we had a chance to see real professionals with the enviable sports carriers. We would like to present some of them.**



Ildija Redžepagić

## **Ildija Redžepagić Pioneer champion of Montenegro**

Ildija Redžepagić from Turkish Ziraat bank is the first time at the banking gathering. She used to be active in playing table tennis 20 years ago. But now she is only playing for recreation.

- I used to be among the first five pioneer champions in former Yugoslavia. I was the pioneer champion of Montenegro for four years. At that time, at sports games among the republics, I used to participate as senior pioneer champion of Montenegro. Montenegro recommended and the World Foundation of Table Tennis (ATTF) listed my name among the champion players - said Redžepagić, who is also the first employee of Turkish Ziraat bank.

## **Miloš Vlatković Chess is the Trainer for My Brain**

Miloš Vlatković from ProCredit bank is the second time at the gathering. He plays chess since the age of thirteen. He has got the title of FIDE chess master.

- I am on the way to get the intebal title. I used to play in Bar among 40 grand masters, also participated at the young people games in RS and BiH and won some of the three places. I



Miloš Vlatković

participated at tournaments in former Serbia and Montenegro, Vlatković said. I also added that chess game could last to 10 minutes or eight hours.

- The toughest game was in Bar against the Macedonian grand master Petar Genov, and the easiest was in Senta when I won against chess player Radivojević in ten moves, explained Vlatković who works in the area of payment system transactions.

I am pleased with my job where chess helps him a lot, as he said. Chess is the trainer of his brain, which helps him to find solutions easier.

## **Bowler professionals Opponents as bankers, co players in the national team**

Danka Grubešić is a cashier at Volks Bank Banja Luka and this is her second time at the banking gathering. Her business and sports colleague Darko Lacković talked her into bowling.

- I have been training for six years with the Bowling Club "Kozara" from Gradiška. I participated at the international and domestic tournaments. "Kozara" is the BiH champion. Last year, I was champion of BiH in Sprint discipline. I was the champion of BiH in 2006 with my colleague Dragana Perić from Banjalučka bank in



Danka Grubešić i Dragan Lacković

the couple game, said Grubešić, who thinks women can be better bowlers than men.

Opposite to the game with the national team where they are co players, at the banking gathering, Danka and Dragana are opponents since they represent different banks.

Their colleague Dragan Lacković, Internal Auditor of Volks Bank Banja Luka, is the contestant with the bowling team men. This is the fifth time he is at the games. He used to play both volleyball and basketball.

- I am the best in bowling. I actively play with "Kozara" where I am the coach and contestant in the prime league of BiH. I am also the selector of the national team women in bowling, said Lacković, who was the leader of this year's victory of Volks bank Banja Luka bowling.

Among the bank employees, who are also actively involved in bowling and contestant in the prime league, they are Mila Delić from Hypo Alpe Adria bank Mostar, Minela Češko from Raiffeisen bank and Siniša Babić from Banking Agency of RS. The contestants of the FbiH league in bowling are Osman Šošo from Raiffeisen banke, Anto Lukačević from UniCredit bank Mostar and Emir Lukhodžić from ABS banke.

# Gathering from the aspect of referees and doctors

Slavko Marjanović, Mirko Buljar and Nedim Selimović



Soccer referees:

## Red and yellow cards were raised up

The referees' job, according to the opinion of some participants, without exception, was very correct and fair. The fact that they were professional referees has greatly justified the best score for sports arbitrage at the Banking Gathering in Međugorje. Soccer referees, Slavko Marjanović from Pale, Mirko Buljar and Nedim Selimović from Mostar, and Vladimir Bjelac from Eastern Sarajevo assessed that behavior of the players in the field was correct. Two red and ten yellow

cards that were raised up did not produce any undesirable reactions of the players. As for the organization, they say it was good, although the gaming conditions, due to the hot weather, were difficult.

As the best soccer players, among bankers, they would like to mention the ProCredit bank team.

Although the bankers, according to their opinion, acted professional in playing soccer, the referees point out that it is more difficult to do the job when amateurs play, since their culture of behavior is not at the satisfactory level.

Siniša Skočibušić,  
Doctor



## Competitive spirit from banks moved to the fields

Besides the usual, there were no significant and complicated injuries, although there were more than at the professional tournaments.

- There were some common and easier injuries. There were sprains, but no rucks. Due to heat, there were some cases of dehydration. Could be there were some more injuries, but that was to expect from amateurs. Competitive spirit from banks was moved to the field. All together, everything went well and peaceful, said Dr. Siniša Skočibušić, the doctor from Čitluk, who was taking care of the health condition of the participants.

Slavko Grgić and Slobodan Nikić



Volleyball referees

## Play from love

Volleyball referees, Slavko Grgić from Breza and Slobodan Nikić from Brčkog already have some experience at the banking gathering, since they have been referees at the gathering several times already. They say the game was fair, and behavior correct. No penalties. They say the best volleyball players were men from the ProCredit bank team.

- It is completely different to be a referee to the professional players than to amateurs. There is a huge difference in the quality of volleyball. Amateurs play more from love. The truth is, they know the rules, but they are not physically as ready, as explained by Grgić and Nikić.