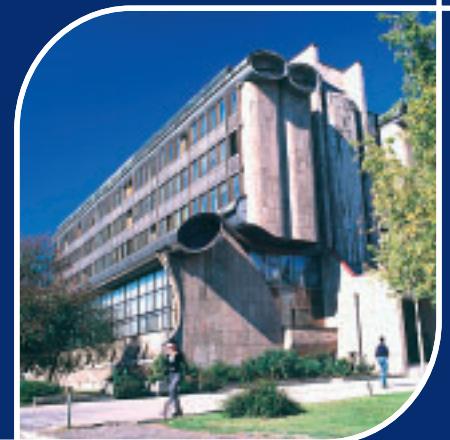




Godišnji izvještaj
Annual Report 2001

tuzlanska
banka
d.d. tuzla

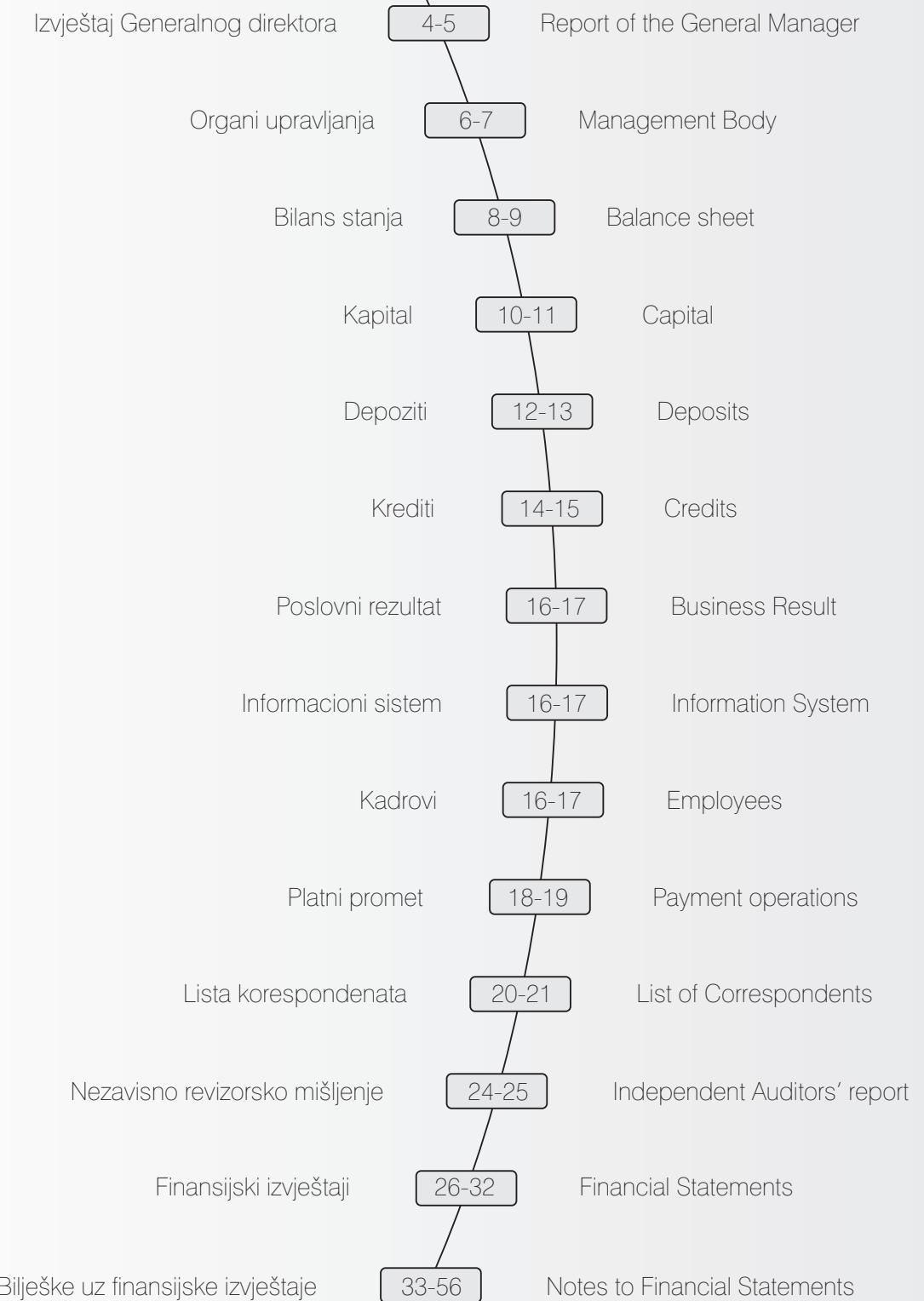


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Izvještaj Generalnog Direktora



Cijenjeni dioničari i poslovni partneri,

Pred Vama se nalazi Izvještaj o poslovanju Tuzlanske banke za 2001. godinu.

Realizacija osnovnih ciljeva i zadataka poslovne politike Banke utvrđenih planskim aktima za 2001. godinu odvijala se u nepovoljnim uslovima poslovanja.

Spor i neadekvatan proces privatizacije, nedovoljan oporavak privrednih subjekata, rad privrednih društava sa neiskorištenim

kapacitetima, rast gubitaka i nemogućnost izmirenja obaveza prema državi, bankama i poslovnim partnerima, osnovne su karakteristike okruženja u kojem je Banka poslovala.

Međutim, angažovanjem Upravnog odbora, Nadzornog odbora, menadžmenta i zaposlenika Banke na realizaciji planskih zadataka i operativnih programa, te stalnim praćenjem njihovog izvršenja i preduzimanjem odgovarajućih mjera, postignuti su značajni rezultati koji se ogledaju u slijedećem:

- povećanje neto bilansne sume za 80%,
- povećanje depozita pravnih i fizičkih lica za 130%,
- povećanje dugoročnih izvora sredstava,
- usklajivanje ročne strukture izvora i plasmana,
- održavanje propisanog nivoa likvidnih sredstava,
- uspješno obavljanje poslova unutrašnjeg i vanjskog platnog prometa,
- uspješno obavljanje poslova depozitne i budžetske banke,
- povećanje nivoa kredita fizičkim licima,
- povećanje nivoa komisionih kredita za koje Banka ne snosi rizik,
- poboljšanje naplate svih potraživanja, a naročito onih koja se vode u vanbilansnoj evidenciji,
- ostvarenje značajne dobiti u poslovanju,
- proširenje poslovne mreže van područja Tuzlanskog kantona.

Vlada Federacije BiH je tokom decembra 2001. godine odobrila privatizaciju i prodaju banaka iz sistema PBS-a. Time je Tuzlanska banka, zajedno sa ostalim bankama iz bivšeg sistema PBS-a oslobođena neograničene solidarne odgovornosti.

Na ovaj način stvoreni su uslovi za iznalaženje strateškog partnera u cilju obezbjeđenja novog kapitala što bi imalo pozitivan uticaj na dalje poslovanje Banke.

U prošloj godini angažovanjem menadžmenta i svih zaposlenih u Banci ostvarena je dobit koja je pet puta veća u odnosu na prošlu godinu.

Treba naglasiti da je Banka u više navrata smanjivala visinu kamatnih stopa i naknada za usluge, tako da spada u red banaka sa najprihvatljivijim cijenama usluga. Istovremeno povećan je obim i asortiman usluga, a njihov kvalitet je podignut na viši nivo, praćenjem savremenih dostignuća u bankarskom poslovanju.

Pozitivan uticaj na poslovanje banaka imala je primjena Zakona o platnim transakcijama, odnosno prenos unutrašnjeg platnog prometa sa Zavoda za platni promet na poslovne banke. Tuzlanska banka je spremno dočekala ove aktivnosti i uspješno izvršavala platne transakcije. U 2001. godini u Banci je otvoreno 9852 računa preko kojih je obavljeno oko 3,1 milion transakcija.

Povjerenje u domaće banke se polako vraća što se manifestuje rastom depozita fizičkih i pravnih lica. Rast depozita prisutan je tokom cijele godine, a naročito u četvrtom kvartalu. Zahvaljujući tome neto bilansna suma je povećana za 80% u odnosu na kraj 2000. godine i iznosi 177,1 mil. KM.

Ukupan kapital Banke je u privatnom vlasništvu i na dan 31.12.2001. godine iznosi 22,9 mil. KM, od čega se na dionički odnosi 12 mil., a na rezerve 10,9 mil. KM.

Kreditni potencijal Banke, uključujući i komisione izvore, iznosi 155,9 mil. KM i za 80,9 miliona je veći od stanja krajem 2000. godine. Poseban rast depozita ostvaren je krajem godine na što je

značajnije uticala konverzija valuta zemalja EMU u novu valutu EURO. Banka je uspješno obavila zamjenu valuta na zadovoljstvo svojih komitenata.

Najveći porast izvora sredstava evidentan je kod depozita pravnih lica u domaćoj valuti koji su za 34 miliona veći u odnosu na 31.12.2000. godine. Značajan rast imala je i devizna štednja čije je stanje na kraju godine veće za 3,3 puta u odnosu na kraj predhodne godine.

U skladu sa usvojenom poslovnom politikom, oslanjajući se uglavnom na vlastite izvore, Banka je plasirala sredstva pravnim i fizičkim licima, tako da stanje kredita na dan 31.12.2001. godine iznosi 62,3 mil. KM.

Kreditna politika je bila usmjerena na podršku kreditno sposobnim tržišcima u cilju razvoja malih i srednjih, te izvozno orijentisanih preduzeća.

Prioritet kod dobijanja kredita imala su proizvodna preduzeća koja su kandidovala profitabilne projekte i koja su imala dobre pokazatelje poslovanja.

U politici kreditiranja posebna pažnja je posvećena plasmanima fizičkim licima koji za Banku pretstavljaju veću disperziju rizika i visok nivo naplate.

Takođe je povećan nivo komisionih kredita po kojima Banka ne snosi rizik.

Kod kreditnih aktivnosti posebno treba istaći izvanrednu saradnju sa Kantonalnom agencijom za privatizaciju za koju Banka obavlja sve poslove kreditiranja od prijema zahtjeva, njihove obrade i pripreme odluka koje donosi Agencija. Ovaj posao Banka je dobila na javnom konkursu kao najpovoljniji ponuđač.

Naplata dospjelih potraživanja je bila jedan od najvažnijih zadataka u poslovanju Banke. Članovi Upravnog odbora, menadžment Banke i stručne službe, vodile su intenzivne aktivnosti na naplati potraživanja, što je dalo pozitivne rezultate, tako da je Banka uspjela naplatiti značajan dio rezervisanih potraživanja.

Tokom 2001. godine Banka je, osim djelovanja na Tuzlanskom kantonu, proširila poslovnu mrežu na područje Posavskog kantona kao i Grada Brčkog otvaranjem filijala i ekspozitura.

U cilju uspješnog poslovanja Banke posebno mjesto zauzima razvoj informacionog sistema tako što je u 2001. godini uvedena relaciona baza podataka kao najsavremeniji oblik informatičke podrške.

U 2001. godini nastavljene su aktivnosti na uvođenju kartičnog poslovanja. Pored izdatih vlastitih kartica, Banka je uključena u aktiviranje procesing centra BAMCARD Sarajevo. Takođe je sklopljen Ugovor o kobrending partnerstvu sa firmom Diners Club Adriatic d.d. Zagreb, čime je Banka omogućila pravnim licima i građanima uključivanje u savremene međunarodne tokove bezgotovinskog plaćanja.

Da bi se i u narednom periodu ostvarili dobi rezultati u poslovanju, Banka će u svojim aktivnostima posebnu pažnju usmjeriti na povećanje dioničkog kapitala, povećanje profitabilnosti, povećanje kreditnog potencijala, održavanje solventnosti i likvidnosti na zadovoljavajućem nivou, povećanja obima i asortimanu svojih proizvoda uz stalno stručno ospozobljavanje svih zaposlenika.

Pokazatelji uspješnosti poslovanja, kao i stanje imovine i obaveza su sastavni dio ovog Izvještaja. Kao poseban segment su finansijski izvještaji za 2001. godinu sačinjeni od strane neovisne revizorske kuće Deloitte & Tusche d.o.o.

Na kraju želim da se zahvalim za saradnju i doprinos na postignutim poslovnim rezultatima zaposlenicima Banke, članovima Upravnog i Nadzornog odbora, dioničarima i klijentima koji su odabrali Tuzlansku banku za svog partnera.

GENERALNI DIREKTOR
Muharem Abdurahmanović, dipl.ecc.

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Report of the General Manager

Dear Shareholders and Business Partners,

This is the report on business operations carried out by Tuzlanska banka in 2001.

The basic objectives and tasks of Bank business policy established by plan documents for 2001 were realized under unfavourable business conditions.

Slow and inadequate process of privatization, insufficient recovery of economic subjects, work of the companies with unutilized capacities, rise of loss and impossibility to cover the obligations to the state, banks and business partners are the basic characteristics of the environment in which Bank was carrying out the business operations.

But the engagement of Board of Directors, Supervision Board, management and employees at Bank in realization of plan tasks and operative programmes, the constant following of their performance and taking the relevant measures gave the significant following results:

- increase of nett balance amount by 80%,
- increase of deposits of legal and natural persons by 130%,
- increase of longterm sources of funds,
- adjustment of term structure of sources and investments,
- maintenance of prescribed level of liquid funds,
- carrying out successfully the internal and foreign payment operations,
- carrying out successfully the operations of deposit and budget bank,
- increase of credit level to natural persons,
- increase of commission credit level for which Bank takes no risk,
- improved collection of all receivables especially of those in off-balance records,
- realization of significant profit in business operations,
- extension of business network outside the area of Tuzla Canton.

Government of Federation BiH in December 2001 approved the privatization and sale of banks from PBS system. In that way Tuzlanska banka together with other banks from former PBS System was released from unlimited joint and several liability.

In this way the conditions were made for finding a strategic partner providing new capital that would have positive effect on further bank business operations.

In the last year by engagement of management and all the employees at Bank, the profit made was five times higher than in previous year.

But it should be underlined that Bank several times reduced the interest rate and bank fee and being now one of the banks with the most acceptable bank fee. At the same time the range and kind of services was increased and their quality raised to higher level by following the contemporary achievements in banking operations.

The implementation of the Law on payment transactions had positive influence on bank operations, respectively the transfer of internal payment operations from Institution for Payment Operations to the banks. Tuzlanska banka was ready to meet all activities and successfully carried out all payment transactions. In 2001 at Bank was opened 9852 accounts through which about 3,1 million of transactions were made.

Confidence in domestic banks slowly comes back providing the rise of deposits of natural and legal persons. The rise of deposits is present during the whole year particularly in the fourth quarter. Therefore the nett balance amount was increased by 80% in relation to the end of 2000 and it is 177,1 mil. KM.

Total capital of bank is in private ownership and on the day 31.12.2001 it is 22,9 mil. KM, consisting of 12 mil. share capital and 10,9 mil. KM reserves.

Credit potential of bank including also the commission sources is 155,9 mil. KM and it is by 80,9 million more than in the statement at the end of 2000. Extra rise of deposit was made at the end of the year because the conversion of currencies of EMU countries into new

currency EURO had great influence. Bank successfully completed the change of currencies to satisfaction of its customers.

The greatest rise of sources of funds is evident in deposits of legal persons in domestic currency that is by 34 million higher than on the day 31.12.2000. Foreign currency savings also had considerable rise whose statement at the end of the year was higher by 3,3 times in relation to the end of the previous year.

In accordance with adopted business policy, relying mostly on the own sources, Bank granted the funds to legal and natural persons and the credit statement on the day 31.12.2001 is 62,3 mil. KM:

Credit policy was directed to the support of credit-able applicants for the purpose of developing the small, medium and export oriented companies.

Priority in granting the credits had the production companies submitting the profitable projects and having good business indicators.

In credit policy, special attention was paid to granting the funds to natural persons who, for the Bank, represent the greater risk spread and high level of collection.

The level of commission credits was also increased for which Bank takes no risk.

As for the credit activities, it should be noted the excellent cooperation with Cantonal agency for privatization for which Bank carries out all credit operations respectively receiving the applications, processing them and preparing decisions that are made by Agency. Bank was awarded this business in public tender as one of the best bidders.

Collection of receivables due was one of the most important tasks in Bank operations. Members of Board of Directors, Bank management and professional departments carried on the intensive activities in collection of receivables achieving positive results, and Bank managed to collect a considerable part of reserved receivables.

In addition to banking operations within Tuzla Canton, in 2001 Bank extended its business network to area of Posavina Canton and town Brčko by opening its branches and offices there.

For the purpose of successful Bank operations, development of information system is very important and in 2001 the relation data base was introduced as the most advanced form of information support.

The activities of introducing the card operations were continued in 2001. In addition to issuing the own cards, Bank is involved in activating the processing center BAMCARD Sarajevo. Contract on cobranding partnership was made with company Diners Club Adriatic d.d. Zagreb and in that way Bank made possible for legal persons and citizens to be included in international flow of non-cash payment.

To have good results in business operations in next period, Bank will in its activities pay extra attention to the increase of share capital, increase of profitability, increase of credit potential, maintenance of solvency and liquidity on satisfactory level, increase of range and kind of products with constant training of all the employees.

Indicators of successful business as well as the statement of assets and liabilities are an integral part of this report. Financing reports for 2001 made by independent auditor Deloitte & Tusche d.o.o. are a separate segment.

Finally, for cooperation and contribution in achieved business results I would like to thank the employees at Bank, members of Board of Directors and Supervision Board, share-holders and customers who selected Tuzlanska banka for a partner.

GENERAL MANAGER
Muharem Abdurahmanović, B.Sc. (in Econ.)



Organi upravljanja Management Body

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Predsjednik Skupštine / Chairman of the Meeting

Muhamed Hajdarbegović

Upravni odbor Banke / Board of Directors of Bank

1. Mr Nusret Softić, predsjednik / chairman
2. Ibrahim Morankić, član / member
3. Hamzalija Ibrić, član / member
4. Hasan Uščuplić, član / member
5. Almir Šahinpašić, član / member
6. Šemso Saković, član / member
7. Sead Rešidbegović, član / member
8. Dževad Čosičkić, član / member
9. Enes Mujić, član / member

Nadzorni odbor Banke / Supervision Board of Bank

1. Dr. Sead Kreso, predsjednik / chairman
2. Šehzada Salihbašić, član / member
3. Nevreza Hasanović, član / member
4. Adem Tucaković, član / member
5. Ekrem Hanić, član / member

Glavni interni revizor / Main internal auditor

1. Rajka Topčić

Rukovodstvo Banke / Management of Bank

1. Muharem Abdurahmanović, generalni direktor / general manager
2. Džemal Hasanović, zamjenik generalnog direktora / deputy of general manager
3. Vesna Hogić, sekretar Banke / secretary of Bank
4. Jusuf Džafić, izvršni direktor Direkcije sredstava i platnog prometa
executive of Department of funds and payment operations
5. Edim Sarihodžić, izvršni direktor Direkcije poslova sa stanovništvom
executive of Department for operations with the population
6. Dijana Olić, izvršni direktor Direkcije plasmana sredstava
executive of Department for investment of funds
7. Fahira Mulić, izvršni direktor Direkcije računovodstva, plana, analize i IS-a
executive of Department for accounting, plan, analysis and IS
8. Boris Ferković, izvršni direktor Direkcije pravnih, kadrovskeh i općih poslova
executive of Department for legal, personnel and general operations

Bilans stanja

Balance sheet

Neto bilansna suma sa 31.12.2001.godine iznosi 177.095/h KM i veća je u odnosu na kraj prošle godine za 80%. Povećanje bilansne sume je bilo najizraženije tokom drugog polugodišta i rezultat je povećanja depozita po viđenju, kao i kratkoročnih i dugoročnih depozita.

Kretanje bilansne sume po mjesecima je:



Nett balance amount on the day 31.12.2001 is 177.095/thousand KM and it is higher than at the end of the last year by 80%. Increase of balance amount was the most distinctive during the second half of the year and it is the result of increased sight deposit as well as short-term and longterm deposits.

Movement of balance amount per months is as follows:

Kapital Capital

Banka u skladu sa Zakonom o bankama ispunjava propisani cenzus u pogledu visine dioničkog kapitala. Ukupan osnovni kapital Banke na dan 31.12.2001.godine iznosi 24.509/h KM, a sastoji se od dioničkog kapitala u iznosu od 12.018/h KM i rezervi Banke u iznosu od 10.917/h KM i ostvarene dobiti od 1.574/h KM.

Bank,in accordance with the Law on banks,fulfils the prescribed census for the amount of share capital.Total capital stock of Bank on the day 31.12.2001 is 24.509/thousand KM consisting of 12.018/thousand KM share capital and 10.917/thousand KM reserves of Bank and 1.574/thousand KM realized profit.



	Dionički kapital <i>Share capital</i>	Opšte rezerve <i>General reserves</i>	Ukupan kapital <i>Total capital</i>
Osnovni kapital / Capital stock 01.01.2001.	12.018	10.917	22.935
Dobit iz 2001. godine / Profit from 2001	-	1.574	1.574
Osnovni kapital / Capital stock 31.12.2001.	12.018	12.491	24.509

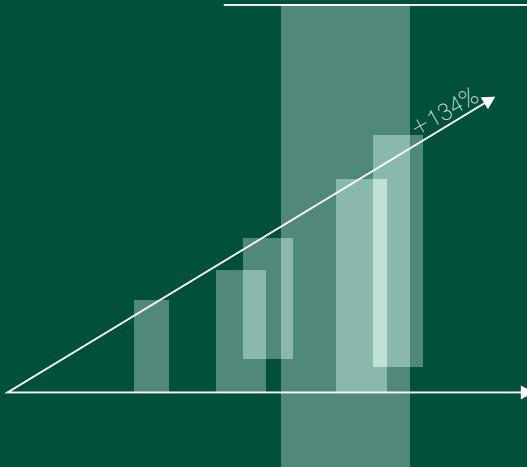
Dionički kapital je u privatnom vlasništvu i posjeduje ga 797 dioničara.
Share capital is in private ownership and held by 797 shareholders.

Najveći dioničari Banke su: %

The greatest shareholders of Bank are: %



Depoziti Deposits



Depoziti sa 31.12.2001. godine iznose 140.427/h KM i u odnosu na 31.12.2000. godine veći su za 134% ili za 80.370/h KM.

Valutna i ročna struktura depozita je:

Deposits on the day 31.12.2001 are 140.427/thousand KM and in relation to 31.12.2000 are higher by 134% or by 80.370/thousand KM.

Currency and term structure of deposits is as follows:

	Domaća valuta Domestic ccy		Strane valute Foreign ccy		Ukupno Total	
Opis / Description	2000.g.	2001.g.	2000.g.	2001.g.	2000.g.	2001.g.
Po viđenju / Sight	35.644	48.047	11.375	33.930	47.019	81.977
Oroč.do 3 mj./Term to 3 months	551	15.165	4.311	15.162	4.862	30.327
Oroč.preko 3 mj./Term over 3 months	37	90	1.951	3.513	1.988	3.603
Oroč.preko 1 g./Term over 1 year	539	13.191	5.648	11.329	6.187	24.520
UKUPNO / TOTAL:	36.771	76.493	23.285	63.934	60.056	140.427

Valutna struktura depozita pravnih i fizičkih lica je tokom 2001.godine promijenjena. Brži rast su imali depoziti u stranoj valuti, pa je njihovo učešće u ukupnim depozitima povećano sa 39% na 46%.

Banci su svoja sredstva u vidu štednje i depozita povjerila pravna i fizička lica. Porast ovih izvora je evidentan zahvaljujući kvalitetnim uslugama koje Banka pruža po svim vidovima poslovanja.

Currency structure of deposits of legal and natural persons was changed during 2001. Deposits in foreign currency had faster rise and their participation in total deposits was increased from 39% to 46%.

Legal and natural persons entrusted their funds to the Bank in form of savings and deposits. The rise of these sources is evident because of qualitative services provided by Bank in all aspects of business operations.

	Fizička lica Natural persons		Pravna lica Legal persons		Ukupno Total	
Opis / Description	2000.g.	2001.g.	2000.g.	2001.g.	2000.g.	2001.g.
Po viđenju / Sight	39.123	57.494	7.896	24.483	47.019	81.977
Oroč.do 3 mj./Term to 3 months	790	14.811	4.072	15.516	4.862	30.327
Oroč.preko 3 mj./Term over 3 mon.	620	116	1.368	3.487	1.988	3.603
Oroč.preko 1 g./Term over 1 year	548	13.068	5.639	11.452	6.187	24.520
UKUPNO / TOTAL:	41.081	85.489	18.975	54.938	60.056	140.427

Krediti Credits

Osnovni ciljevi kreditne politike Banke bili su ostvarivanje profit, usklađivanje ročne strukture finansijske aktive i finansijskih obaveza, oživljavanje i podsticanje proizvodnje, obezbjeđenje sredstava za investicione programe iz kojih bi se finansirali razvojni projekti, davanje prioriteta u kreditiranju pravnim licima kod kojih je obezbijedena sigurnost naplate (krediti po osnovu akreditiva, garancija banaka, budžetskih institucija, izvozno orjentisanim preduzećima..), povećanje disperzije rizika odobravanjem kredita malim i srednjim preduzećima, te stanovništvu, povećanje komisionih kredita po kojima Banka ne snosi rizik.

Banka je povećala kreditnu aktivnost naročito u domenu plasmana stanovništvu.

Basic objectives of Bank policy were the realization of profit, adjustment of term structure of financing assets and liabilities, revival and stimulation of production, provision of funds for investment programmes from which the developing projects would be financed, giving priority to legal persons in crediting where the collection is secured (credit on base of letter of credits, bank guarantees, budget institutions, export-oriented companies), increase of risk spread by granting credits to small and medium companies, to the population, increase of commission credits for which Bank takes no risk.

Bank increased the credit activity particularly in range of granting the credits to the population.

-000 KM-

	2000.	2001.	Index
Gradani / Citizens	8.100	14.700	181
Pravna lica / Legal persons	45.568	47.614	104
UKUPNO / TOTAL:	53.668	62.314	116

U cilju finansiranja razvojnih projekata pravnih i fizičkih lica, u saradnji sa drugim poslovnim bankama, fondovima i agencijama, obezbijedena su potrebna sredstva sa prihvatljivim uslovima finansiranja u pogledu rokova i kamatnih stopa. Posredstvom Banke operativno je nekoliko kreditnih linija za finansiranje privrednih subjekata, a kreditori su Investicijska banka Federacije, Kantonalna agencija za privatizaciju Tuzlanskog kantona i Društvo za razvoj Tuzla.

Značajan dio kredita Banka je odobrila u komisionom odnosu, tako da je stanje tih plasmana sa 31.12.2001. godine 6.266/h KM.

For the purpose of financing the developing projects of natural and physical persons, in cooperation with other banks, foundations and agencies, the required funds were provided with acceptable financing conditions both for the terms and interest rates. Several credit lines are operative through Bank for financing the economic subjects, and creditors are Investment bank of Federation, Cantonal agency for privatization of Tuzla Canton and Company for development Tuzla.

Considerable part of credits Bank granted in commission relation so that the statement of such investment on the day 31.12.2001 is 6.266/thousand KM.

Poslovni rezultat Business Results

Aktivnosti koje je Banka provodila u 2001.godini dale su pozitivne rezultate koji se najbolje očituju kroz bilans uspjeha. U periodu od 01.01. do 31.12.2001. godine ostvareni su ukupni prihodi u iznosu od 27.197/h KM i ukupni rashodi u iznosu od 25.623/h KM, što je omogućilo Banci ostvarenje dobiti od 1.574/h KM. U odnosu na prošlu godinu dobit je veća za više od pet puta:

The activities carried out by Bank in 2001 gave positive results that best can be observed from profit-and loss statement. In period from 01.01. to 31.12.2001 total income of 27.197/thousand KM was realized and total expenditure of 25.623/thousand KM, allowing the Bank to make profit of 1.574/thousand KM. The profit is more than five times higher than in previous year:

	-000 KM-	31.12.2000.	31.12.2001.
Ukupni prihodi / Total income		32.465	27.1972
Ukupni rashodi / Total expenditure		32.164	25.623
Dobit / Profit		301	1.574

U strukturi ukupnih prihoda najveću stavku čini naplata rezervisanih potraživanja iz ranijih godina.

Naknade za bankarske usluge čine 32% ukupnih prihoda i sastoje se od naknada za usluge učinjene pravnim licima, (5.863/h KM), naknada od stanovništva (2.942/h KM) i naknada od banaka (3/h KM). Na visok nivo prihoda od naknada uticali su poslovi obavljanja unutrašnjeg platnog prometa, pa su zbog toga čak za 60% veće od naknada ostvarenih u 2000.godini.

Banka je tokom godine u više navrata smanjivala visinu naknada, ali je to smanjenje kompenzirala povećanim obimom posla.

U okviru rashoda najveću stavku predstavljaju poslovni i direktni rashodi koji podrazumijevaju pojedinačna i opšta rezervisanja za potencijalne rizike. Ovi rashodi su za 39% manji od rezervisanja ostvarenih u 2000.godini.

In structure of total income, the greatest item is the collection of reserved receivables from earlier years.

Bank fee is 32% of total income consisting of bank fee charged to legal persons (5.863/thousand KM), to the population (2.942/thousand KM) and to the banks (3/thousand KM). Carrying out the internal payment operations had great influence on the amount of income obtained on base of bank fee that is by 60% higher than in 2000.

During the year, Bank reduced several times the rate of bank fee, but it was compensated by increased range of business operations.

Business and direct expenditure respectively the individual and general reserving of potential risk represent the greatest item within the expenditure. This expenditure is by 39% lower than the reserving realized in 2000.

Tokom 2001.godine Banka je implementirala sistem relacione baze podataka. Ovim su se stvorili preuslovi za realizaciju strategije razvoja informacionog sistema na osnovi relacione baze podataka kao najsavremenijem obliku informatičke podrške. Prednosti koje je Banka dobila uvođenjem relacione baze su on-line rad sa svim lokacija, trenutna ažurnost, maksimalno iskoristenje postojeće opreme, prilagođenost programskih rješenja poslovnom okruženju u BiH, mogućnost brzog i kvalitetnog uvođenja novih oblika poslovanja kao što su telefonsko bankarstvo i elektronsko bankarstvo.

Informacioni sistem Information system

In 2001 Bank implemented the system of relation data base. In this way the preconditions were made for realization of development strategy of information system on base of relation data base as the most advanced form of information support. The advantages which Bank obtained by introduction of relation data base are on-line work from all locations, immediate updating, maximum utilization of existing equipment, adjustment of programme solutions to business environment in BiH, possibility of fast and qualitative introduction of new forms of business operations such as telephone banking and electronic banking.

Kadrovi Employees



Banka sa 31.12.2001. godine ima ukupno 374 zaposlenika i to 243 u sjedištu u Tuzli, a 131 u filjalama van Tuzle. Broj zaposlenih se povećao u odnosu na 2000. godinu za 23 iz razloga preuzimanja poslova unutrašnjeg platnog prometa od Zavoda za platni promet i otvarenja novih filijala i ekspozitura.

Stručnom osposobljavanju zaposlenika, u Banci se posvećuje značajna pažnja, tako da su tokom izveštajnog perioda zaposlenici bili prisutni na brojnim eksternim i internim seminarima iz oblasti bankarstva, računovodstva, informatike i ostalih oblasti bankarskog poslovanja, sve u cilju postizanja najvećeg stepena efikasnosti poslovanja.

On the day 31.12.2001 Bank has total 374 employees, 243 in the seat in Tuzla, and 131 in branches outside Tuzla. Number of employees is increased in relation to 2000 by 23 because of taking over the internal payment operations from Institution for Payment Operations and opening new branches and offices.

Special attention at Bank is paid to professional training of the employees and in the course of report period the employees were present at many external and internal seminars in the field of banking, accounting, information science and other areas of banking operations in order to reach the highest degree of business efficiency.

Platni promet Payment operations



UNUTRAŠNJI PLATNI PROMET

Tuzlanska banka dd Tuzla je spremno dočekala aktivnosti obavljanja unutrašnjeg platnog prometa i jedna je od prvih banaka koja je dobila dozvolu za obavljanje platnih transakcija niskog i srednjeg rizika. Svi poslovi vezani za obavljanje unutrašnjeg platnog prometa uspješno su izvršavani. Otvoreno je oko 9.852 računa za obavljanje unutrašnjeg platnog prometa i obavljeno je 3.082.010 transakcija u ukupnom iznosu od 2.819.214/h KM. Prema podacima Centralne banke BiH, Tuzlanska banka dd Tuzla je jedna od vodećih banka u Bosni i Hercegovini u obavljanju transakcija putem RTGS-a i žirokliringa.

Takođe, treba napomenuti da Tuzlanska banka dd Tuzla uspješno obavlja poslove depozitne i budžetske banke Trezora, kao i vođenje depozitnog računa Zavoda zdravstvenog osiguranja Tuzlanskog kantona.

Preuzimanje platnog prometa iz ZPP-a odrazilo se na povećanje obima poslova kroz veći asortiman usluga, što je uticalo na značajno ostvarenje prihoda Banke iz neutralnih bankarskih poslova.

PLATNI PROMET SA INOSTRANSTVOM

Banka je tokom čitave godine imala potreban nivo deviznih novčanih sredstava za ispunjenje obaveza.

Ukupan devizni platni promet Banke, ostvaren u 2001. godini iznosi 817.462/h DEM, the inflow of funds is 410.827/thousand DEM, the outflow of funds is 406.635/thousand DEM and nett inflow of foreign currency realized is 4.192/thousand DEM.

Banka je tokom izvještajnog perioda održavala korespondentne odnose sa 17 banaka u inostranstvu, ali najveći broj transakcija je obavila sa Deutsche bank AG Frankfurt (oko 50%).

INTERNAL PAYMENT OPERATIONS

Tuzlanska banka dd Tuzla was ready to meet the activities of internal payment operations and it is one of the first banks that was given the permit to carry out the payment transactions of low and medium risk. All operations connected to the internal payment operations were successfully completed. About 9.852 accounts were opened for the internal payment operations and 3.082.010 transactions were made in total amount of 2.819.214/thousand KM. Based on data from Central bank BiH, Tuzlanska banka dd Tuzla is one of the leading banks in Bosnia and Herzegovina in making transactions through RTGS and transfer-clearing.

It should be noted that Tuzlanska banka dd Tuzla carries out successfully the operations of deposit and budget bank of Treasury and keeping the deposit account of Institution for social security of Tuzla Canton.

The result of taking over the payment operations from Institution for Payment Operations was the increased range of operations through different services influencing the considerable realization of Bank income from neutral banking operations.

PAYMENT OPERATIONS WITH FOREIGN COUNTRIES

Bank always had the required level of foreign currency during the year to fulfil the obligations. Total foreign currency turnover of Bank realized in 2001 is 817.462/thousand DEM, the inflow of funds is 410.827/thousand DEM, the outflow of funds is 406.635/thousand DEM and nett inflow of foreign currency realized is 4.192/thousand DEM.

In the course of report period the Bank maintained correspondent relations with 17 banks abroad, but the greatest number of transactions made was with Deutsche bank AG Frankfurt (about 50%).

Lista korespondenata List of Correspondents

ZEMLJA COUNTRY	KORESPONDENT CORRESPONDENT	RAČUN ACCOUNT	VALUTA CURRENCY
AUSTRIJA AUSTRIA	CREDITANSTALT BANKVEREIN, WIEN	0101-66031/00	EUR
	BAWAG BANK, WIEN	0118800630	EUR
	ZVEZA BANK, KLAGENFURT	40.600	EUR
BELGIJA BELGIUM	BANK BRUSSELS LAMBERT	3010102451-03-978	EUR
	FORTIS BANQUE S.A. BRUSSELS	2911117375329780	EUR
HRVATSKA CROATIA	ZAGREBAČKA BANKA DD, ZAGREB	80924-191-8910146	HRK
	SPLITSKA BANKA DD SPLIT	70920-oznaka valute-8910146 80924-191-6932894	HRK
		7092-840-6932894	USD
		7092-978-6932894	EUR
	PRIVREDNA BANKA DD ZAGREB	709200840-9982800-0921484	USD
		709200978-9982800-0921484	EUR
NJEMAČKA GERMANY	LHB INTERNATIONALE HANDELSBANK	9791302	USD
		9791013	EUR
	DEUTSCHE BANK AG, FRANKFURT/M	936272405	USD
		936272410	EUR
	POSTBANK, FRANKFURT/M	624912609	EUR
ITALIJA ITALY	BANCA ANTONIANA POPOLARE VENET	027401578	EUR
	BANCA AGRICOLA MANTOVANA S.C.A.	0900003011	EUR
SLOVENIJA SLOVENIA	NOVA LJUBLJANSKA BANKA DD LJUBLJANA	900-8010-705-4010/64	SIT
	A BANKA DD, LJUBLJANA	900-7010-oznaka valute-4010/64 70100708408762	USD
		70100709788762	EUR
	BANKA CELJE DD, CELJE	701097845003/93	EUR
	NOVA KREDITNA BANKA MARIBOR	701006389/4-978	EUR
ŠVEDSKA SEVERIGE	SVENSKA HANDELSBANKEN STOCKHOLM	40 388 409	SEK