



## ZAJEDNIČKI I DOBROVOLJNO DO NAJBOLJIH ESG PRAKSI

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Jedan od najvažnijih strateških pravca u narednom periodu za banke će biti primena ESG principa (Environmental, Social, Governance).

Reč je o održivosti poslovanja, koja je globalni trend i zadatak, a u bankarskom sektoru ona ima dodatnu težinu. Pred nama je ne samo da lično pokažemo privrženost ESG principima, već da kroz svoje poslovanje ovu praksu širimo na klijente i partnere, na celokupan spektar građana, privrede, društvenih institucija...

Svesne važnosti ovog projekta, banke u Srbiji zajedno sa našim Udruženjem i međunarodnom finansijskom organizacijom IFC već su učinile krupne prve korake. Jedan od njih je i usvajanje Smernica za jačanje kapaciteta za implementiranje ESG praksi.

Usvajanju Smernica prethodilo je sprovođenje upitnika tokom 2022. i 2023. godine. Ovo istraživanje jasno nam je pokazalo koliko je snažna potreba banaka za edukacijom u segmentu ESG i održivog finansiranja. Potreba za usvajanjem znanja postoji kod zaposlenih u bankama, ali i kod klijenata. Iz takve potrebe, u saradnji sa Međunarodnom finansijskom korporacijom, nastaju detaljne smernice koje ukazuju u kom pravcu svi mi možemo i treba da menjamo svoju svakodnevnu praksu.

Na dugačkoj listi kvalitetnih predloga između ostalog je i predlog bankama da obezbede integraciju ESG principa u svoje interne politike. Takođe se predlaže da i same imaju ESG strategiju, odnosno strategiju održivosti.

I u procedurama odobravanja finansiranja očekuje se tretiranje ESG principa. Banke na primer treba da uzmu u obzir ESG rizike prilikom procene rizika, odnosno da se kontrola upravljanja rizicima proširi i na rizike koji se pojavljuju u domenu ESG. Uticaji na klimu takođe treba da budu uzeti u obzir prilikom donošenja odluka o pozajmljivanju novca, odnosno ulaganjima i kreditima.

Kako bi se postiglo održivo finansiranje, smernice upućuju banke da svoje finansijske tokove usmeravaju na održiva sredstva i aktivnosti. Trebalo bi da postoji periodično praćenje ESG učinka portfolija zajmova odnosno investicija, odnosno politike i procedure koje će pratiti zelene, društvene proizvode, ili proizvode koji su usmereni na održivost.

Da bi klijenti sa razumevanjem pristupili ESG principima banke, poželjno je da banke imaju jedinstven pristup, odnosno da za klijente pripreme pojednostavljen i efikasan upitnik.

Kada je reč o klijentima banaka, predlog je da postoji redovna obuka o standardima i praksi ESG, uključujući zelene, društvene i održive proizvode. Motivacija za menadžere treba da se definiše kroz podsticaje da povećaju broj održivih kredita ili investicija u portfoliju.

Zašto u bankarstvu Srbije dajemo ovako veliki značaj održivom finansiranju?

Uključivanje ESG principa u donošenje odluka o investicijama centralni je deo dogovora EU i programa održivih finansija. Cilj je da se privatni finansijski tokovi usmere ka održivim investicijama. Posledica treba da bude podrška međunarodno dogovorenim ciljevima za smanjenje negativnih ekoloških i društvenih uticaja, ciljevima koji su propisani Pariskim sporazumom, ili Ciljevima održivog razvoja Ujedinjenih nacija.

Važno je istaći da Smernice predstavljaju dobrovoljni vodič za primenu ESG praksi. Na bankama je da odluče u kojoj meri će implementirati iznete predloge, koliko će neke od njih modifikovati u skladu sa svojim potrebama i specifičnostima.

Dobrovoljnost je važna, jer jedino ona obezbeđuje iskrenu posvećenost ESG principima. Zakon je jedno, on uvek predviđa i kaznenu politiku i njegovo poštovanje se ne dovodi u pitanje. Tek dobrovoljna primena održivog poslovanja pokazaće našu istinsku privrženost dobrobiti zajednice i očuvanju njenih najvećih vrednosti. To je put koji vodi ka održivom finansiranju.

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## ACHIEVING ESG PRACTICES – VOLUNTARILY AND TOGETHER

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The implementation of ESG principles (Environmental, Social, Governance) will be one of the most important strategic directions for banks in the coming period.

Business sustainability is a global trend and task, and in the banking sector it has additional weight. It is up to us not only to personally demonstrate our commitment to ESG principles, but to spread this practice to clients and partners through our business, as well as to the entire spectrum of citizens, businesses, social institutions...

Aware of the importance of this project, banks in Serbia, together with our Association, have already taken major first steps. One of those steps is the adoption of Guidelines for strengthening the capacity of the ASB and banks to implement ESG practices.

The adoption of the Guidelines was preceded by the implementation of questionnaires in 2022 and 2023. This research clearly showed us how strongly the banks need education in the segment of ESG and sustainable financing. The need to acquire knowledge is present both among bank employees and among clients. Thus, in cooperation with the International Financial Corporation, detailed Guidelines were created that indicate the direction in which we can and should change our daily practice.

Among other things, the long list of high-quality proposals includes a suggestion for banks to ensure the integration of ESG principles into their internal policies. Also, the proposal instructs them to have an ESG strategy, that is, a sustainability strategy.

ESG principles are also expected to be treated in financing approval procedures. Banks, for example, should take ESG risks into account when assessing risks, i.e., risk management control should be extended to include risks that appear in the ESG domain. Climate impacts should also be taken into account when making decisions about borrowing money, i.e., with investments and loans.

In order to achieve sustainable financing, the Guidelines instruct banks to direct their financial flows to sustainable assets and activities. ESG performance of the portfolio of loans or investments should be monitored periodically, including policies and procedures that will monitor green, social or sustainability-oriented products.

In order for clients to approach the bank's ESG principles with understanding, it is desirable for banks to have a unified approach, that is, to prepare a simplified and efficient questionnaire for clients.

When it comes to bank employees themselves, the proposal is to have regular training on ESG standards and practices, including green, social, and sustainable products. The motivation for managers should be defined through incentives to increase the number of sustainable loans or investments in the portfolio.

Why do we attach such great importance to sustainable financing in Serbian banking?

Incorporating ESG principles into investment decision-making is a central part of the EU Agreement and Sustainable Finance Agenda. The goal is to direct private financial flows towards sustainable investments. This should result in support for internationally agreed goals for reducing negative environmental and social impacts, goals prescribed by the Paris Agreement, or the Sustainable Development Goals of the United Nations.

It is important to point out that the Guidelines are a voluntary guide for the implementation of ESG practices. It is up to the banks to decide to what extent they will implement the presented proposals, and how much they will modify some of them in accordance with their needs and specifications.

The voluntary aspect is important, as it is that only way to ensure a sincere commitment to ESG principles. The law is a different matter, it always foresees a penal policy and the obligation to adhere to it is not questioned. Only the voluntary implementation of sustainable business will demonstrate our true commitment to the well-being of the community and the preservation of its greatest values. It is the path that leads to sustainable financing.

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