



EVROPSKO BANKARSTVO U 2026. GODINI NA RASKRSNICI RASTA, INOVACIJA I BEZBEDNOSTI

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Rast, inovacije i bezbednost – ključne su reči kojima se opisuje perspektiva bankarskog sektora Evrope. Ove teme bile su u fokusu European Banking Summit 2026, koji je u organizaciji European Banking Federation (EBF) održan u Briselu krajem januara.

Na poziv EBF, čiji je Udruženja banaka Srbije pridruženi član od 2008. godine, ovom važnom događaju koji je na početku godine analizirao perspektive poslovanja relevantne za bankarski sektor Evrope prisustvovali su i predstavnici Udruženja banaka Srbije – generalni sekretar, Marina Papadakis, kao i urednik – potpisnik redova pred vama, u svojstvu specijaliste za međunarodnu saradnju.

Samit je okupio visoke predstavnike evropskih institucija – Evropske komisije, Evropskog parlamenta, Evropske centralne banke, kao i regulatornih tela ESMA, EBA – zajedno sa čelnicima komercijalnih banaka i vodećim ekspertima. Evropski bankarski sektor početkom 2026. god. ulazi u novu fazu razvoja, u kojoj se istovremeno suočava sa potrebom za snažnijim ekonomskim rastom, ubrzanom digitalnom transformacijom i sve kompleksnijim bezbednosnim izazovima. Zato je u središtu razgovora bilo pitanje: kako bankarski sektor može efikasno podržati održiv rast, inovacije i stabilnost Evrope u globalno turbulentnom okruženju.

Diskusije su jasno ukazale da je konkurentnost evropskog finansijskog sektora neraskidivo povezana sa kvalitetom regulatornog okvira. Potreba za njegovim pojednostavljenjem, većom agilnošću i boljim usklađivanjem sa ciljevima rasta i investicija prepoznata je kao jedan od ključnih preduslova jačanja evropskih tržišta kapitala i napretka ka Uniji štednje i investicija. Banke se sve više posmatraju ne samo kao subjekti finansijske stabilnosti, već kao aktivni akteri dugoročnog ekonomskog razvoja.

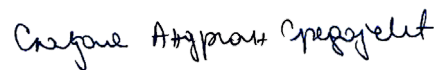
Drugi pravac razmatranja odnosio se na inovacije i digitalne finansije, sa posebnim naglaskom na veštačku inteligenciju, podatke i platna rešenja. Digitalna transformacija više nije pitanje izbora, već strateška nužnost. Međutim, njena održivost zavisi od sposobnosti evropskog finansijskog sistema da istovremeno podstiče inovacije i upravlja rizicima – od sajber-pretnji i zaštite podataka do digitalnog identiteta i regulatorne harmonizacije na nivou EU.

Posebnu težinu Samitu dala je rasprava o finansijskoj i geopolitičkoj bezbednosti, koja sve jasnije postaje po važnosti jednaka ekonomskom rastu. Uloga banaka u jačanju sajber-otpornosti, borbi protiv

pranja novca i finansiranja kriminala, kao i u finansiranju evropske bezbednosti i odbrane, dobija strateški značaj. U savremenom ekonomskom okruženju, obeleženom čestim krizama, ubrzanim tehnološkim promenama i rastućom neizvesnošću, pitanje ekonomske otpornosti postaje jedno od ključnih tema za donosiocje odluka, za finansijske institucije, privredu i građane. Sve je jasnije da ekonomska stabilnost ne može počivati isključivo na regulatornim okvirima i makroekonomskim politikama, već i na nivou znanja, razumevanja i odgovornosti pojedinaca i organizacija. U tom kontekstu, finansijska pismenost predstavlja osnovni, ali često zanemaren stub ekonomske otpornosti.

Poruke sa European Banking Summit 2026 ukazuju na jasan zaključak: evropskom bankarstvu potreban je fleksibilniji regulatorni okvir, snažnija podrška inovacijama i robusnija bezbednosna arhitektura, kako bi ostao konkurentan i relevantan u promenljivom globalnom okruženju.

Godina koja je pred nama biće, dakle, ispunjena globalnim neizvesnostima, ali i lokalnim prilikama. Novi regulatorni talasi, tehnološke promene i geopolitički pritisci učiniće da bankarski sektor još snažnije oseti potrebu za znanjem, analitikom i promišljanjem. Upravo tu leži uloga časopisa Bankarstvo – da bude stabilna tačka u vremenu ubrzanih promena; mesto na kojem se argumenti razmatraju, rezultati istraživanja vrednuju, a razmena deluje i primenjuje nova znanja u praksi. Stoga, časopis Bankarstvo će i u 2026. godini, nastaviti da bude mesto stručnih analiza, naučnih istraživanja i dijaloga koji povezuje akademsku i finansijsku zajednicu. Naš zadatak ostaje isti: da odgovorimo na pitanja koja budućnost postavlja – temeljno i sa odgovornošću koja je svojstvena nauci, obrazovanju kao i bankarstvu, jednoj od najznačajnijih privrednih grana.

**GLAVNA I ODGOVORNA UREDNICA**

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EUROPEAN BANKING IN 2026 AT THE CROSSROADS OF GROWTH, INNOVATION AND SECURITY

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Growth, innovation and security - these are the keywords used to describe the perspective of the banking sector in Europe. These topics were the focus of the European Banking Summit 2026, which was organised by the European Banking Federation (EBF) in Brussels at the end of January.

At the invitation of the EBF, of which the Association of Serbian Banks has been an associate member since 2008, this important event, which at the beginning of the year analysed business perspectives relevant to the European banking sector, was attended by representatives of the Association of Serbian Banks - the ASB Secretary General, Marina Papadakis, as well as the Editor-in-Chief - the signatory of the lines before you, in the capacity of a Specialist for International Cooperation.

The Summit brought together high-ranking representatives of European institutions - the European Commission, the European Parliament, the European Central Bank, as well as regulatory bodies ESMA, EBA - along with heads of commercial banks and leading experts. The European banking sector at the beginning of 2026 is entering a new phase of development, in which it simultaneously faces the need for stronger economic growth, accelerated digital transformation and increasingly complex security challenges. Therefore, at the centre of the conversation was the question: How can the banking sector effectively support sustainable growth, innovation and stability in Europe in a globally turbulent environment?

The discussions clearly indicated that the competitiveness of the European financial sector is inextricably linked to the quality of the regulatory framework. The need for its simplification, greater agility and better alignment with growth and investment goals is recognised as one of the key preconditions for strengthening European capital markets and progress towards the Savings and Investment Union. Banks are increasingly seen not only as subjects of financial stability, but as active agents of long-term economic development.

Another line of consideration was innovation and digital finance, with a special emphasis on artificial intelligence, data and payment solutions. Digital transformation is no longer a matter of choice, but a strategic necessity. However, its sustainability depends on the ability of the European financial system to simultaneously foster innovation and manage risks - from cyber-threats and data protection to digital identity and regulatory harmonisation at the EU level.

The discussion on financial and geopolitical security, which increasingly clearly becomes equal in importance to economic growth, gave special weight to the Summit. The role of banks in strengthening cyber-resistance, the fight against money laundering and crime financing, as well as in financing European security and defence, is gaining strategic importance. In the modern economic environment, marked by frequent crises, accelerated technological changes and growing uncertainty, the issue of economic resilience becomes one of the key topics for decision makers, financial institutions, the economy and citizens. It is increasingly clear that economic stability cannot rest solely on regulatory frameworks and macroeconomic policies, but also on the level of knowledge, understanding and responsibility of individuals and organisations. In this context, financial literacy is a basic but often neglected pillar of economic resilience.

The highlights from the European Banking Summit 2026 point to a clear conclusion: European banking needs a more flexible regulatory framework, stronger support for innovation and a more robust security architecture, in order to remain competitive and relevant in a changing global environment.

The year ahead will therefore be filled with global uncertainties, but also with local opportunities. New regulatory waves, technological changes and geopolitical pressures will make the banking sector feel the need for knowledge, analytics and reflection even more strongly. This is exactly the role of Bankarstvo Journal – to be a stable point in a time of accelerated changes; a place where arguments are considered, research results are evaluated, and exchanges act and apply new knowledge in practice. Therefore, in 2026, Bankarstvo Journal will continue to be a place of expert analysis, scientific research and dialogue that connects the academic and financial community. Our task remains the same: to answer the questions posed by the future – thoroughly and with the responsibility inherent in science, education and banking, one of the most important branches of the economy.

**EDITOR-IN-CHIEF**

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