

Polugodišnje
izvješće
2009.

Interim
Report
2009

Austrija
Bosna i Hercegovina
HRVATSKA
Češka
Mađarska
Rumunjska
Srbija
Slovačka
Slovenija
Ukrajina

**Polugodišnje
izvješće
2009.**

**Volksbank
Hrvatska**

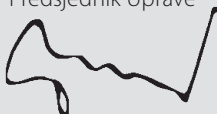
FINANCIJSKI IZVJEŠTAJI

BILANCA

	30.lipnja 2009. u tisućama kuna	30.lipnja 2008. u tisućama kuna
SREDSTVA		
Gotovina i sredstva kod HNB-a	876.098	814.669
Plasmani drugim bankama	1.108.087	892.154
Dužničke vrijednosnice	158.534	155.660
Zajmovi i predujmovi klijentima	5.673.294	5.868.720
Rezervacije za rizike	-150.202	-110.360
Vlasničke vrijednosnice	24.126	19.291
Dugotrajna materijalna i nematerijalna imovina	13.592	15.852
Ostala imovina	169.221	129.811
Ukupno sredstva	7.872.750	7.785.797
OBVEZE		
Depoziti drugih banaka	233.346	184.744
Depoziti klijenata	5.563.946	5.421.515
Uzeti zajmovi	65.315	108.190
Ostale obveze	206.065	338.653
Podređene obveze	69.529	69.093
Ukupno obveze	6.138.201	6.122.194
KAPITAL		
Dionički kapital	1.530.668	1.530.668
Dobit tekuće godine	29.307	33.638
Rezerve i zadržana dobit	174.574	99.296
Ukupno kapital	1.734.549	1.663.602
Ukupno kapital i obveze	7.872.750	7.785.797

Financijska izvješća odobrila je i potpisala Uprava.

Tomasz Taraba
Predsjednik Uprave



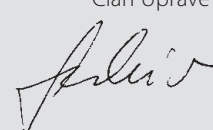
Andrea Kovacs-Wöhry
Član Uprave



Dieter Hornbacher
Član Uprave



Dubravka Lukić
Član Uprave



RAČUN DOBITI I GUBITKA

	30.lipnja 2009. u tisućama kuna	30.lipnja 2008. u tisućama kuna
Prihodi od kamata i slični prihodi	244.615	221.139
Rashodi od kamata i slični rashodi	-123.206	-121.784
Neto prihodi od kamata	121.409	99.354
Prihodi od naknada i provizija	19.403	28.209
Rashodi od naknada i provizija	-2.905	-2.854
Neto prihodi od naknada i provizija	16.498	25.355
Neto dobiti/gubici od tečajnih razlika	-4.486	10.945
Ostali prihodi iz poslovanja	18.461	-641
Prihodi iz redovitog poslovanja	151.882	135.013
Troškovi poslovanja	-81.373	-78.251
Troškovi umanjenja vrijednosti i rezerviranja	-27.029	-14.384
Dobit iz redovitog poslovanja	43.480	42.378
Porez na dobit	-14.173	-8.740
Neto dobit za period	29.307	33.638

Financijska izvješća odobrila je i potpisala Uprava.

Tomasz Taraba
Predsjednik Uprave



Andrea Kovacs-Wöhry
Član Uprave



Dieter Hornbacher
Član Uprave



Dubravka Lukić
Član Uprave



**Interim
Report
2009**

**Volksbank
Croatia**

FINANCIAL STATEMENTS

BALANCE SHEET

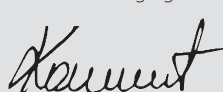
	30 June 2009 In thousands of HRK	30 June 2008 In thousands of HRK
ASSETS		
Cash and balances with central bank	876.098	814.669
Placements with banks	1.108.087	892.154
Debt securities	158.534	155.660
Loans and advances to customers	5.673.294	5.868.720
Risk provisions	-150.202	-110.360
Equity securities	24.126	19.291
Tangible and intangible fixed assets	13.592	15.852
Other assets	169.221	129.811
Total assets	7.872.750	7.785.797
LIABILITIES		
Deposits from banks	233.346	184.744
Deposits from customers	5.563.946	5.421.515
Borrowings	65.315	108.190
Other liabilities	206.065	338.653
Subordinated liabilities	69.529	69.093
Total liabilities	6.138.201	6.122.194
SHAREHOLDERS' EQUITY		
Share capital	1.530.668	1.530.668
Net profit for the period	29.307	33.638
Reserves & retained earnings	174.574	99.296
Total shareholders' equity	1.734.549	1.663.602
Total liabilities and shareholders' equity	7.872.750	7.785.797

These financial statements have been approved and signed by the Management of the Bank.

Tomasz Taraba
President of the Managing Board




Andrea Kovacs-Wöhry
Member of the Managing Board



Dieter Hornbacher
Member of the Managing Board



Dubravka Lukic
Member of the Managing Board



INCOME STATEMENT

	30 June 2009 In thousands of HRK	30 June 2008 In thousands of HRK
Interest and similar income	244.615	221.139
Interest expense and similar charges	-123.206	-121.784
Net interest income	121.409	99.354
Fee and commission income	19.403	28.209
Fee and commission expense	-2.905	-2.854
Net fee and commission income	16.498	25.355
Net foreign exchange gain	-4.486	10.945
Other operating income	18.461	-641
Operating income	151.882	135.013
Operating expenses	-81.373	-78.251
Impairment losses and provisions	-27.029	-14.384
Profit before tax	43.480	42.378
Income tax expense	-14.173	-8.740
Net profit for the period	29.307	33.638

These financial statements have been approved and signed by the Management of the Bank.

Tomasz Taraba
President of the Managing Board




Andrea Kovacs-Wöhry
Member of the Managing Board



Dieter Hornbacher
Member of the Managing Board



Dubravka Lukic
Member of the Managing Board



NAŠA MREŽA / OUR NETWORK

SJEDIŠTE / HEAD OFFICE

Zagreb

Varšavska 9
HR -10 000 Zagreb
tel: 00385 1 4801 300
fax: 00385 1 4801 365

PODRUŽNICE / BRANCHES

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fax: 00385 1 4801 367

Slovenska 24
HR - 10000 Zagreb
tel: 00385 1 6001 213
fax: 00385 1 6001 298

Franje Račkoga 9
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Zaprešić

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fax: 00385 1 6394 855

Dugo Selo

Zagrebačka 15
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fax: 00385 1 2781 329

Velika Gorica

Zagrebačka 80
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fax: 00385 1 6219 366

Čakovec

Otokara Keršovanija 1
HR - 40000 Čakovec
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Varaždin

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fax: 00385 42 321 440

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fax: 00385 43 638 111

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fax: 00385 48 628 471

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fax: 00385 52 375 975

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fax: 00385 23 301 430

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fax: 00385 22 668 111

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fax: 00385 21 695 650

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HR- 21000 Split
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fax: 00385 21 348 088

Stobreč

Put Vrbovnika bb, TTTS
HR- 21311 Stobreč
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fax: 00385 21 456 124

Osijek

Hrvatske Republike 45
HR - 31000 Osijek
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fax: 00385 31 229 729

Vinkovci

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HR - 32000 Vinkovci
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fax: 00385 32 337 336

Požega

Trg Matice hrvatske
HR - 34000 Požega
tel: 00385 34 638 100
fax: 00385 34 638 111

Dubrovnik

Vukovarska 36
HR - 20000 Dubrovnik
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fax: 00385 20 358 910

Karlovac

Preradovićeve 8
HR - 47000 Karlovac
tel: 00385 47 658 960
fax: 00385 47 658 961

UDJELI / SHAREHOLDINGS**VB Leasing**

Horvatova 82
HR - 10010 Zagreb
tel: 00385 1 2484 111
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VB Invest

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HR - 10000 Zagreb
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Victoria životno osiguranje

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fax: 00385 1 6397 688

Victoria osiguranje d.d.

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fax: 00385 1 6397 688