

Polugodišnje
izvješće
2010.

Interim
Report
2010

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

**Polugodišnje
izvješće
2010.**

**Volksbank
Hrvatska**

FINANCIJSKI IZVJEŠTAJI

BILANCA

	30.lipnja 2010. u tisućama kuna	30.lipnja 2009. u tisućama kuna
SREDSTVA		
Gotovina i sredstva kod HNB-a	874,351	876,098
Plasmani drugim bankama	1,464,460	1,638,692
Dužničke vrijednosnice	138,770	158,534
Krediti komitentima	5,330,560	5,142,689
Rezervacije za rizike	(223,783)	(144,754)
Vlasničke vrijednosnice	21,671	22,176
Materijalna imovina	12,102	13,592
Ostala imovina	169,986	165,723
Ukupno sredstva	7,788,117	7,872,750
OBVEZE		
Uzeti zajmovi	334,669	298,661
Depoziti	5,471,482	5,563,946
Ostale obveze	260,169	206,065
Podređene obveze	68,589	69,529
Ukupno obveze	6,134,909	6,138,201
KAPITAL		
Dionički kapital	1,530,668	1,530,668
Dobit tekuće godine	21,942	29,307
Rezerve i zadržana dobit	100,597	174,574
Ukupno kapital	1,653,207	1,734,549
Ukupno kapital i obveze	7,788,117	7,872,750

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 2010. u tisućama kuna	30. lipnja 2009. u tisućama kuna
Prihodi od kamata i slični prihodi	208,587	244,615
Rashodi od kamata i slični rashodi	-94,432	-123,206
Neto prihodi od kamata	114,155	121,409
Prihodi od naknada i provizija	20,503	19,403
Rashodi od naknada i provizija	-2,682	-2,905
Neto prihodi od naknada i provizija	17,821	16,498
Neto dobiti/gubici od tečajnih razlika	160,876	-4,486
Ostali prihodi iz poslovanja	-158,664	18,461
Prihodi iz redovitog poslovanja	134,188	151,882
Troškovi poslovanja	-69,097	-81,373
Troškovi umanjenja vrijednosti i rezerviranja	-43,149	-27,029
Dobit iz redovitog poslovanja	21,942	43,480
Porez na dobit		-14,173
Neto dobit za period	21,942	29,307

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
2010**

**Volksbank
Croatia**

FINANCIAL STATEMENTS

BALANCE SHEET

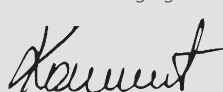
	30 June 2010 In thousands of HRK	30 June 2009 In thousands of HRK
ASSETS		
Cash and balances with central bank	874,351	876,098
Placements with banks	1,464,460	1,638,692
Debt securities	138,770	158,534
Loans and advances to customers	5,330,560	5,142,689
Risk provisions	(223,783)	(144,754)
Equity securities	21,671	22,176
Fixed assets	12,102	13,592
Other assets	169,986	165,723
Total assets	7,788,117	7,872,750
LIABILITIES		
Borrowings	334,669	298,661
Deposits	5,471,482	5,563,946
Other liabilities	260,169	206,065
Subordinated liabilities	68,589	69,529
Total liabilities	6,134,909	6,138,201
SHAREHOLDERS' EQUITY		
Share capital	1,530,668	1,530,668
Net profit for the period	21,942	29,307
Reserves & retained earnings	100,597	174,574
Total shareholders' equity	1,653,207	1,734,549
Total liabilities and shareholders' equity	7,788,117	7,872,750

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 2010 In thousands of HRK	30 June 2009 In thousands of HRK
Interest and similar income	208,587	244,615
Interest expense and similar charges	(94,432)	(123,206)
Net interest income	114,155	121,409
Fee and commission income	20,503	19,403
Fee and commission expense	(2,682)	(2,905)
Net fee and commission income	17,821	16,498
Net foreign exchange gain	160,876	(4,486)
Other operating income	(158,664)	18,461
Operating income	134,188	151,882
Operating expenses	(69,097)	(81,373)
Impairment losses and provisions	(43,149)	(27,029)
Profit before tax	21,942	43,480
Income tax expense		(14,173)
Net profit for the period	21,942	29,307

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

Zagreb

Varšavska 9
HR -10000 Zagreb
tel: 00385 1 4801 312
fax: 00385 1 4801 367

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

Franje Račkoga 9
HR - 10000 Zagreb
tel: 00385 1 4695 500
fax: 00385 1 4695 599

Maksimirska 120
HR - 10000 Zagreb
tel: 00385 1 2362 700
fax: 00385 1 2362 701

Ilica 304
HR - 10000 Zagreb
tel: 00385 1 3909 000
fax: 00385 1 3909 570

Maruševečka 2
HR - 10000 Zagreb
tel: 00385 1 4801 350
fax: 00385 1 6391 630

Avenija Dubrava 159
HR - 10000 Zagreb
tel: 00385 1 6393 470
fax: 00385 1 6397 830

Resselova bb
HR - 10000 Zagreb
tel: 00385 1 6393 490
fax: 00385 1 6402 050

Sesvete

Ninska 1
HR - 10360 Sesvete
tel: 00385 1 6393 440
fax: 00385 1 6402 060

Zaprešić

A.B. Krčelića 17
HR - 10290 Zaprešić
tel: 00385 1 6393 460
fax: 00385 1 6394 855

Dugo Selo

Zagrebačka 15
HR - 10370 Dugo Selo
tel: 00385 1 2781 300
fax: 00385 1 2781 329

Velika Gorica

Zagrebačka 80
HR - 10410 Velika Gorica
tel: 00385 1 6228 090
fax: 00385 1 6219 366

Čakovec

Otokara Keršovanija 1
HR - 40000 Čakovec
tel: 00385 40 329 250
fax: 00385 40 329 260

Varaždin

Ivana Kukuljevića 6
HR - 42000 Varaždin
tel: 00385 42 321 444
fax: 00385 42 321 440

Bjelovar

I. V. Trnskog 9e
HR - 43000 Bjelovar
tel: 00385 43 638 100
fax: 00385 43 638 111

Koprivnica

Nemčićeva 8
HR - 48000 Koprivnica
tel: 00385 48 628 470
fax: 00385 48 628 471

Pula

Trg Portarata 6
HR - 52100 Pula
tel: 00385 52 375 920
fax: 00385 52 375 975

Rijeka

Andrije Medulića 8
HR - 51000 Rijeka
tel: 00385 51 317 630
fax: 00385 51 317 650

Zadar

Trg kneza Višeslava 6
HR - 23000 Zadar
tel: 00385 23 301 410
fax: 00385 23 301 430

Šibenik

Trg Dražena Petrovića bb
HR - 22000 Šibenik
tel: 00385 22 668 100
fax: 00385 22 668 111

Makarska

Kralja Zvonimira 7a
HR - 21300 Makarska
tel: 00385 21 695 640
fax: 00385 21 695 650

Split

Kneza Ljudevita Posavskog 17
HR- 21000 Split
tel: 00385 21 406 300
fax: 00385 21 348 088

Stobreč

Put Vrbovnika bb, TTTS
HR- 21311 Stobreč
tel: 00385 21 456 123
fax: 00385 21 456 124

Osijek

Hrvatske Republike 45
HR - 31000 Osijek
tel: 00385 31 229 700
fax: 00385 31 229 729

Vinkovci

Duga ulica 25
HR - 32100 Vinkovci
tel: 00385 32 337 337
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
tel: 00385 20 358 900
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
fax: 00385 1 2484 100

VB Invest

Palmotićeve 10
HR - 10000 Zagreb
tel: 00385 1 6393 450
fax: 00385 1 6397 970

Victoria životno osiguranje

Radnička cesta 80/16
HR - 10000 Zagreb
tel: 00385 1 6397 640
fax: 00385 1 6397 688

Victoria osiguranje

Radnička cesta 80/16
HR - 10000 Zagreb
tel: 00385 1 6397 640
fax: 00385 1 6397 688