

Polugodišnje
izvješće
2011.

Interim
Report
2011

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

 Povjerenje povezuje.

Polugodišnje
izvješće
2011.

Volksbank
Hrvatska

FINANCIJSKI IZVJEŠTAJI

BILANCA

	30.lipnja 2011. u tisućama kuna	30.lipnja 2010. u tisućama kuna
SREDSTVA		
Gotovina i sredstva kod HNB-a	1.288.520	874.351
Plasmani drugim bankama	1.189.976	1.464.460
Dužničke vrijednosnice	205.041	138.770
Kreditni komitentima	5.341.012	5.330.560
Rezervacije za rizike	(334.158)	(223.783)
Vlasničke vrijednosnice	19.585	21.671
Materijalna imovina	10.548	12.102
Ostala imovina	128.271	169.986
Ukupno sredstva	7.848.795	7.788.117
OBVEZE		
Uzeti zajmovi	282.032	334.669
Depoziti	5.817.530	5.471.482
Ostale obveze	203.078	260.169
Podređene obveze	-	68.589
Ukupno obveze	6.302.640	6.134.909
KAPITAL		
Dionički kapital	1.530.668	1.530.668
Dobit tekuće godine	(25.597)	21.942
Rezerve i zadržana dobit	41.085	100.597
Ukupno kapital	1.546.155	1.653.207
Ukupno kapital i obveze	7.848.795	7.788.117

Financijska izvješća odobrila je i potpisala Uprava.

Tomasz Taraba Predsjednik Uprave	Andrea Kovacs-Wöhry Član Uprave	Dieter Hornbacher Član Uprave	Dubravka Lukić Član Uprave	Peter Szenkurök Član Uprave
				

4

RAČUN DOBITI I GUBITKA

	30.lipnja 2011. u tisućama kuna	30.lipnja 2010. u tisućama kuna
Prihodi od kamata i slični prihodi	192.979	208.587
Rashodi od kamata i slični rashodi	(81.844)	(94.432)
Neto prihodi od kamata	111.135	114.155
Prihodi od naknada i provizija	20.575	20.503
Rashodi od naknada i provizija	(2.489)	(2.682)
Neto prihodi od naknada i provizija	18.087	17.821
Neto dobici/gubici od tečajnih razlika	70.275	160.876
Ostali prihodi iz poslovanja	(65.965)	(158.664)
Prihodi iz redovitog poslovanja	133.532	134.188
Troškovi poslovanja	(80.270)	(69.097)
Troškovi umanjenja vrijednosti i rezerviranja	(73.528)	(43.149)
Dobit iz redovitog poslovanja	(20.266)	21.942
Porez na dobit	5.332	
Neto dobit za period	(25.597)	21.942

Financijska izvješća odobrila je i potpisala Uprava.

Tomasz Taraba Predsjednik Uprave	Andrea Kovacs-Wöhry Član Uprave	Dieter Hornbacher Član Uprave	Dubravka Lukić Član Uprave	Peter Szenkurök Član Uprave
				

5

**Interim
Report
2011**

**Volksbank
Croatia**

FINANCIAL STATEMENTS

BALANCE SHEET

	30 June 2011 In thousands of HRK	30 June 2010 In thousands of HRK
ASSETS		
Cash and balances with Central Bank	1,288,520	874,351
Placements with banks	1,189,976	1,464,460
Debt securities	205,041	138,770
Loans and advances to customers	5,341,012	5,330,560
Risk provisions	(334,158)	(223,783)
Equity securities	19,585	21,671
Fixed assets	10,548	12,102
Other assets	128,271	169,986
Total assets	7,848,795	7,788,117
LIABILITIES		
Borrowings	282,032	334,669
Deposits	5,817,530	5,471,482
Other liabilities	203,078	260,169
Subordinated liabilities	-	68,589
Total liabilities	6,302,640	6,134,909
SHAREHOLDERS' EQUITY		
Share capital	1,530,668	1,530,668
Net profit for the period	(25,597)	21,942
Reserves & retained earnings	41,085	100,597
Total shareholders' equity	1,546,155	1,653,207
Total liabilities and shareholders' equity	7,848,795	7,788,117

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


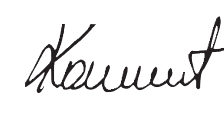


Tomasz Taraba President of the Managing Board	Andrea Kovacs-Wöhry Member of the Managing Board	Dieter Hornbacher Member of the Managing Board	Dubravka Lukić Member of the Managing Board	Peter Szenkurök Member of the Managing Board
				

8

INCOME STATEMENT

	30 June 2011 In thousands of HRK	30 June 2010 In thousands of HRK
Interest and similar income	192,979	208,587
Interest expense and similar charges	(81,844)	(94,432)
Net interest income	111,135	114,155
Fee and commission income	20,575	20,503
Fee and commission expense	(2,489)	(2,682)
Net fee and commission income	18,087	17,821
Net foreign exchange gain	70,275	160,876
Other operating income	(65,965)	(158,664)
Operating income	133,532	134,188
Operating expenses	(80,270)	(69,097)
Impairment losses and provisions	(73,528)	(43,149)
Profit before tax	(20,266)	21,942
Income tax expense	5,332	
Net profit for the period	(25,597)	21,942

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 Lukić Member of the Managing Board	Peter Szenkurök Member of the Managing Board
				

9

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 317
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 52 375 900
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

Poljička 12

HR - 21000 Split
tel: 00385 21 687 660
fax: 00385 21 287 666

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 - 32000 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

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

VB Invest

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