

Polugodišnje  
izvješće  
2012.

Interim  
Report  
2012

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

 Povjerenje povezuje.

Polugodišnje  
izvješće  
2012.

Volksbank  
Hrvatska

## FINANCIJSKI IZVJEŠTAJI

### BILANCA

	30. lipnja 2012 u tisućama kuna	30. lipnja 2011 u tisućama kuna
<b>SREDSTVA</b>		
Gotovina i sredstva kod HNB-a	1.273.470	1.288.520
Plasmani drugim bankama	820.745	1.189.976
Dužničke vrijednosnice	391.299	182.201
Kreditni komitentima	5.595.239	5.341.012
Rezervacije za rizike	-351.099	-336.127
Vlasničke vrijednosnice	1.470	19.585
Materijalna imovina	11.230	10.548
Ostala imovina	177.627	153.080
<b>Ukupno sredstva</b>	<b>7.919.981</b>	<b>7.848.795</b>
<b>OBVEZE</b>		
Uzeti zajmovi	432.934	282.032
Depoziti	5.646.432	5.817.530
Ostale obveze	252.577	203.078
Podređene obveze		0
<b>Ukupno Obveze</b>	<b>6.331.944</b>	<b>6.302.640</b>
<b>KAPITAL</b>		
Dionički kapital	1.530.668	1.530.668
Dobit tekuće godine	16.053	-25.597
Rezerve i zadržana dobit	41.317	41.085
<b>Ukupno kapital</b>	<b>1.588.038</b>	<b>1.546.155</b>
<b>Ukupno kapital i obveze</b>	<b>7.919.981</b>	<b>7.848.795</b>

Financijska izvješća odobrila je i potpisala Uprava.

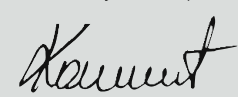
Andrea Kovacs – Wöhry  
Predsjednik Uprave

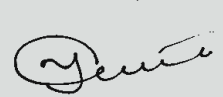
Dieter Hornbacher  
Član Uprave

Dubravka Lukić  
Član Uprave

Igor Repin  
Član Uprave

Gerhard Kriegler  
Zamjenik člana Uprave




### RAČUN DOBITI I GUBITKA

	30. lipnja 2012. u tisućama kuna	30. lipnja 2011. u tisućama kuna
Prihodi od kamata i slični prihodi	185.805	192.979
Rashodi od kamata i slični rashodi	-87.452	-81.844
<b>Neto prihodi od kamata</b>	<b>98.353</b>	<b>111.135</b>
Prihodi od naknada i provizija	20.418	20.575
Rashodi od naknada i provizija	-4.435	-2.489
<b>Neto prihodi od naknada i provizija</b>	<b>15.983</b>	<b>18.087</b>
Neto dobici/gubici od tečajnih razlika	8.838	70.275
Ostali prihodi iz poslovanja	1.076	-65.965
<b>Prihodi iz redovnog poslovanja</b>	<b>124.251</b>	<b>133.532</b>
Troškovi poslovanja	-82.775	-80.270
Troškovi umanjenja vrijednosti i rezerviranja	-25.423	-73.528
<b>Dobit iz redovitog poslovanja</b>	<b>16.053</b>	<b>-20.266</b>
Porez na dobit		5.332
<b>Neto dobit za period</b>	<b>16.053</b>	<b>-25.597</b>

Financijska izvješća odobrila je i potpisala Uprava.

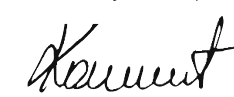
Andrea Kovacs – Wöhry  
Predsjednik Uprave

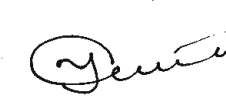
Dieter Hornbacher  
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**Interim  
Report  
2012**

**Volksbank  
Croatia**

## FINANCIAL STATEMENTS

### BALANCE SHEET

	30 June 2012 In thousands of HRK	30 June 2011 In thousands of HRK
<b>ASSETS</b>		
Cash and balances with central bank	1,273,470	1,288,520
Placements with banks	820,745	1,189,976
Debt securities	391,299	182,201
Loans and advances to customers	5,595,239	5,341,012
Risk provisions	-351,099	-336,127
Equity securities	1,470	19,585
Fixed assets	11,230	10,548
Other assets	177,627	153,080
<b>Total assets</b>	<b>7,919,981</b>	<b>7,848,795</b>
<b>LIABILITIES</b>		
Borrowings	432,934	282,032
Deposits	5,646,432	5,817,530
Other liabilities	252,577	203,078
Subordinated liabilities		0
<b>Total liabilities</b>	<b>6,331,944</b>	<b>6,302,640</b>
<b>SHAREHOLDERS' EQUITY</b>		
Share capital	1,530,668	1,530,668
Net profit for the period	16,053	-25,597
Reserves & retained earnings	41,317	41,085
<b>Total shareholders' equity</b>	<b>1,588,038</b>	<b>1,546,155</b>
<b>Total liabilities and shareholders' equity</b>	<b>7,919,981</b>	<b>7,848,795</b>

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

Andrea Kovacs – Wöhry Chairman of the Managing Board	Dieter Hornbacher Member of the Managing Board	Dubravka Lukić Member of the Managing Board	Igor Repin Member of the Managing Board	Gerhard Kriegler Deputy Member of the Managing Board
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### INCOME STATEMENT

	30 June 2012 In thousands of HRK	30 June 2011 In thousands of HRK
Interest and similar income	185,805	192,979
Interest expense and similar charges	-87,452	-81,844
<b>Net interest income</b>	<b>98,353</b>	<b>111,135</b>
Fee and commission income	20,418	20,575
Fee and commission expense	-4,435	-2,489
<b>Net fee and commission income</b>	<b>15,983</b>	<b>18,087</b>
Net foreign exchange gain	8,838	70,275
Other operating income	1,076	-65,965
<b>Operating income</b>	<b>124,251</b>	<b>133,532</b>
Operating expenses	-82,775	-80,270
Impairment losses and provisions	-25,423	-73,528
<b>Profit before tax</b>	<b>16,053</b>	<b>-20,266</b>
Income tax expense		5,332
<b>Net profit for the period</b>	<b>16,053</b>	<b>-25,597</b>

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

Andrea Kovacs – Wöhry Chairman of the Managing Board	Dieter Hornbacher Member of the Managing Board	Dubravka Lukić Member of the Managing Board	Igor Repin Member of the Managing Board	Gerhard Kriegler Deputy Member of the Managing Board
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## NAŠA MREŽA / OUR NETWORK

### SJEDIŠTE / HEAD OFFICE

#### Zagreb

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HR -10 000 Zagreb  
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#### Dubrovnik

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### UDJELI / SHAREHOLDINGS

#### VB Invest

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