



**SBERBANK**

Polugodišnje izvješće  
Interim Report

**2014**

Sberbank d.d.

Polugodišnje izvješće

2014

Sberbank d.d.

# Finančníjska izvješća

# Bilanca

(Svi iznosi izraženi su u tisućama kuna, osim gdje je drugačije navedeno)

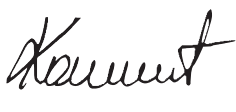
|                                | 30. lipnja 2014. | 30. lipnja 2013. |
|--------------------------------|------------------|------------------|
| <b>SREDSTVA</b>                |                  |                  |
| Gotovina i sredstva kod HNB-a  | 972.370          | 943.276          |
| Plasmani drugim bankama        | 1.118.222        | 1.185.392        |
| Dužničke vrijednosnice         | 552.560          | 620.567          |
| Kreditni komitentima           | 7.315.236        | 6.254.734        |
| Rezervacije za rizike          | -635.526         | -562.288         |
| Vlasničke vrijednosnice        | 141              | 1.470            |
| Materijalna imovina            | 47.298           | 31.560           |
| Ostala imovina                 | 299.870          | 254.374          |
| <b>Ukupno sredstva</b>         | <b>9.670.171</b> | <b>8.729.085</b> |
| <b>OBVEZE</b>                  |                  |                  |
| Uzeti zajmovi                  | 1.234.133        | 1.399.624        |
| Depoziti                       | 6.749.501        | 5.641.568        |
| Ostale obveze                  | 278.051          | 265.367          |
| <b>Ukupno Obveze</b>           | <b>8.261.685</b> | <b>7.306.559</b> |
| <b>KAPITAL</b>                 |                  |                  |
| Dionički kapital               | 1.530.668        | 1.530.668        |
| Dobit tekuće godine            | 12.145           | -13.192          |
| Rezerve i zadržana dobit       | -134.326         | -94.950          |
| <b>Ukupno kapital</b>          | <b>1.408.486</b> | <b>1.422.526</b> |
| <b>Ukupno kapital i obveze</b> | <b>9.670.171</b> | <b>8.729.085</b> |

# Račun dobiti i gubitka

(Svi iznosi izraženi su u tisućama kuna, osim gdje je drugačije navedeno)

|   | 30. lipnja 2014. | 30. lipnja 2013. |
|---|------------------|------------------|
| Prihodi od kamata i slični prihodi            | 213.636          | 194.184          |
| Rashodi od kamata i slični rashodi            | -84.484          | -100.447         |
| <b>Neto prihodi od kamata</b>                 | <b>129.153</b>   | <b>93.736</b>    |
| Prihodi od naknada i provizija                | 25.309           | 22.771           |
| Rashodi od naknada i provizija                | -4.511           | -4.442           |
| <b>Neto prihodi od naknada i provizija</b>    | <b>20.798</b>    | <b>18.329</b>    |
| Neto dobiti/gubici od tečajnih razlika        | 7.615            | 4.992            |
| Ostali prihodi iz poslovanja                  | 7.642            | -2.184           |
| <b>Prihodi iz redovnog poslovanja</b>         | <b>165.208</b>   | <b>114.873</b>   |
| Troškovi poslovanja                           | -101.410         | -88.887          |
| Troškovi umanjenja vrijednosti i rezerviranja | -51.604          | -39.178          |
| <b>Dobit iz redovitog poslovanja</b>          | <b>12.194</b>    | <b>-13.192</b>   |
| Porez na dobit                                | -50              | 0                |
| <b>Neto dobit za period</b>                   | <b>12.145</b>    | <b>-13.192</b>   |

Financijska izvješća odobrila je i potpisala Uprava.



Andrea Kovacs-Wöhry  
Predsjednik Uprave



Dubravka Lukić  
Član Uprave



Igor Repin  
Član Uprave



Dubravko-Ante Mlikotić  
Član Uprave



Mario Henjak  
Član Uprave

Interim Report

2014

Sberbank d.d.

# Financial Statements

# Balance sheet

(All amounts in HRK thousands unless otherwise stated)

|   | 30 June 2014     | 30 June 2013     |
|---|------------------|------------------|
| <b>ASSETS</b>                                     |                  |                  |
| Cash and balances with central bank               | 972.370          | 943.276          |
| Placements with banks                             | 1.118.222        | 1.185.392        |
| Debt securities                                   | 552.560          | 620.567          |
| Loans and advances to customers                   | 7.315.236        | 6.254.734        |
| Risk provisions                                   | -635.526         | -562.288         |
| Equity securities                                 | 141              | 1.470            |
| Fixed assets                                      | 47.298           | 31.560           |
| Other assets                                      | 299.870          | 254.374          |
| <b>Total assets</b>                               | <b>9.670.171</b> | <b>8.729.085</b> |
| <b>LIABILITIES</b>                                |                  |                  |
| Borrowings  | 1.234.133        | 1.399.624        |
| Deposits  | 6.749.501        | 5.641.568        |
| Other liabilities                                 | 278.051          | 265.367          |
| <b>Total liabilities</b>                          | <b>8.261.685</b> | <b>7.306.559</b> |
| <b>SHAREHOLDERS' EQUITY</b>                       |                  |                  |
| Share capital                                     | 1.530.668        | 1.530.668        |
| Net profit for the period                         | 12.145           | -13.192          |
| Reserves & retained earnings                      | -134.326         | -94.950          |
| <b>Total shareholders' equity</b>                 | <b>1.408.486</b> | <b>1.422.526</b> |
| <b>Total liabilities and shareholders' equity</b> | <b>9.670.171</b> | <b>8.729.085</b> |



# Income statement

(All amounts in HRK thousands unless otherwise stated)

|                                      | 30 June 2014   | 30 June 2013   |
|--------------------------------------|----------------|----------------|
| Interest and similar income          | 213.636        | 194.184        |
| Interest expense and similar charges | -84.484        | -100.447       |
| <b>Net interest income</b>           | <b>129.153</b> | <b>93.736</b>  |
| Fee and commission income            | 25.309         | 22.771         |
| Fee and commission expense           | -4.511         | -4.442         |
| <b>Net fee and commission income</b> | <b>20.798</b>  | <b>18.329</b>  |
| Net foreign exchange gain            | 7.615          | 4.992          |
| Other operating income               | 7.642          | -2.184         |
| <b>Operating income</b>              | <b>165.208</b> | <b>114.873</b> |
| Operating expenses                   | -101.410       | -88.887        |
| Impairment losses and provisions     | -51.604        | -39.178        |
| <b>Profit before tax</b>             | <b>12.194</b>  | <b>-13.192</b> |
| Income tax expense                   | -50            | 0              |
| <b>Net profit for the period</b>     | <b>12.145</b>  | <b>-13.192</b> |

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



Andrea Kovacs-Wöhry  
Chairman of the  
Managing Board



Dubravka Lukić  
Member of the  
Managing Board



Igor Repin  
Member of the  
Managing Board



Dubravko-Ante Mlikotić  
Member of the  
Managing Board



Mario Henjak  
Member of the  
Managing Board



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