



CROATIAN NATIONAL BANK

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# Standard presentation format

1st quarter 2012

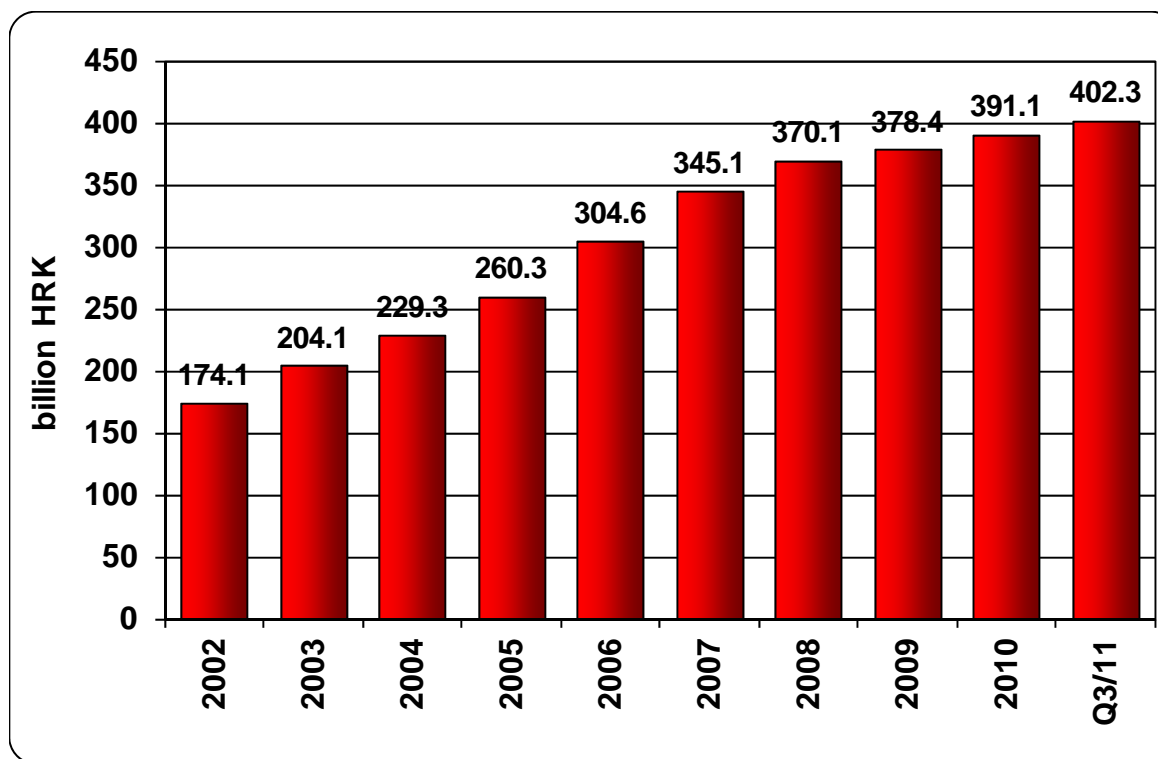
# Agenda

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- Central bank's objectives and structure
- Real sector
- Monetary policy
- External sector
- **Banking sector**
  - **Size, structure and concentration**
  - **Leverage ratio and capital adequacy**
  - **Profitability**
  - **Coverages**
  - **Structure of loans and deposits by institutional sectors**

# Total assets of the banking system

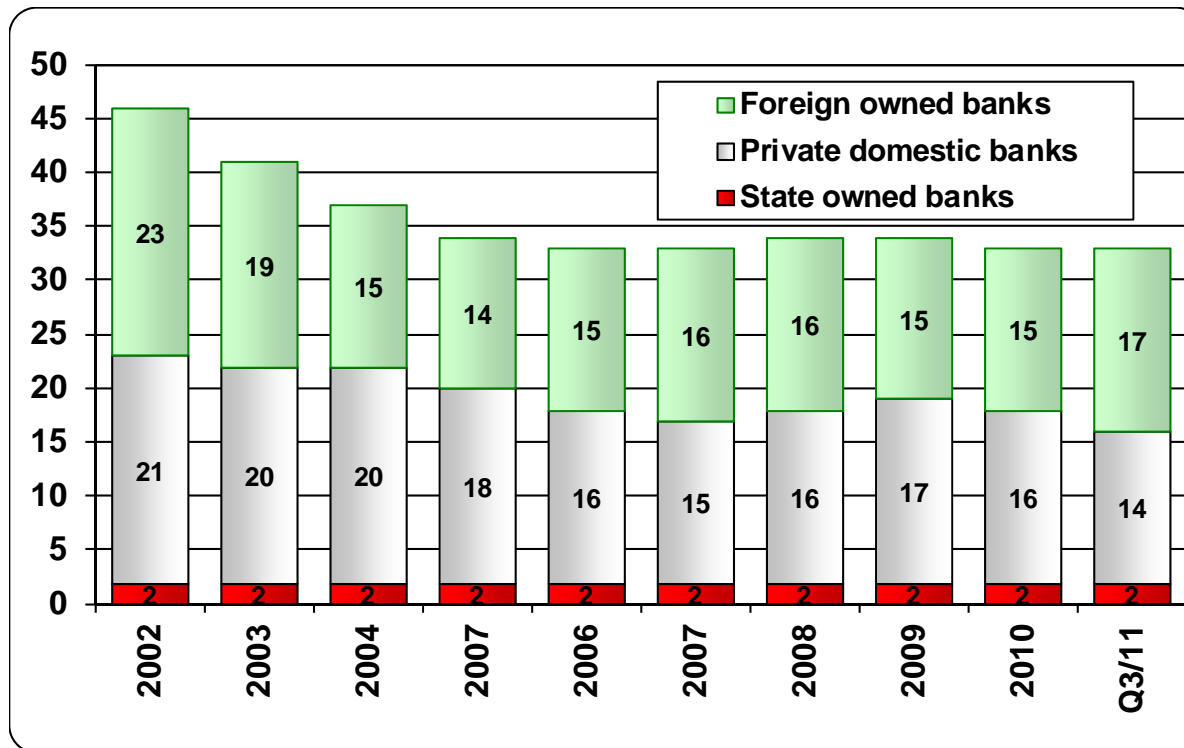
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Source: CNB

# Number of banks

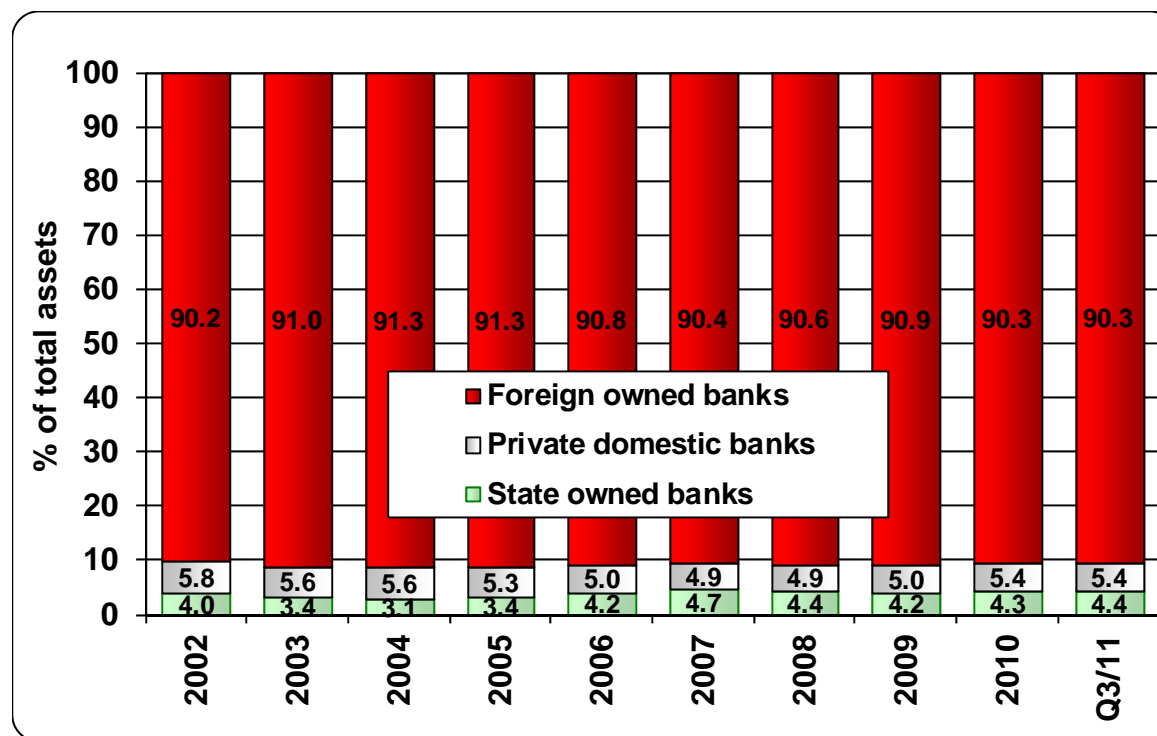
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Source: CNB

# Banking system by ownership

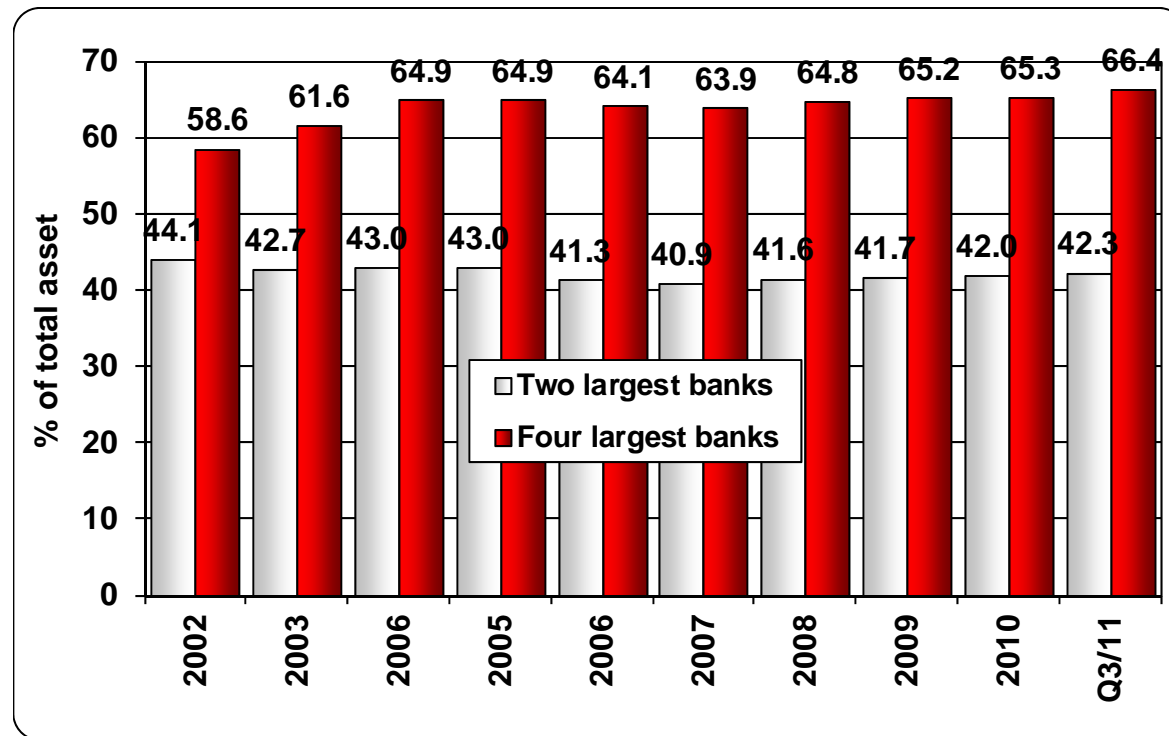
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Source: CNB

# Concentration index

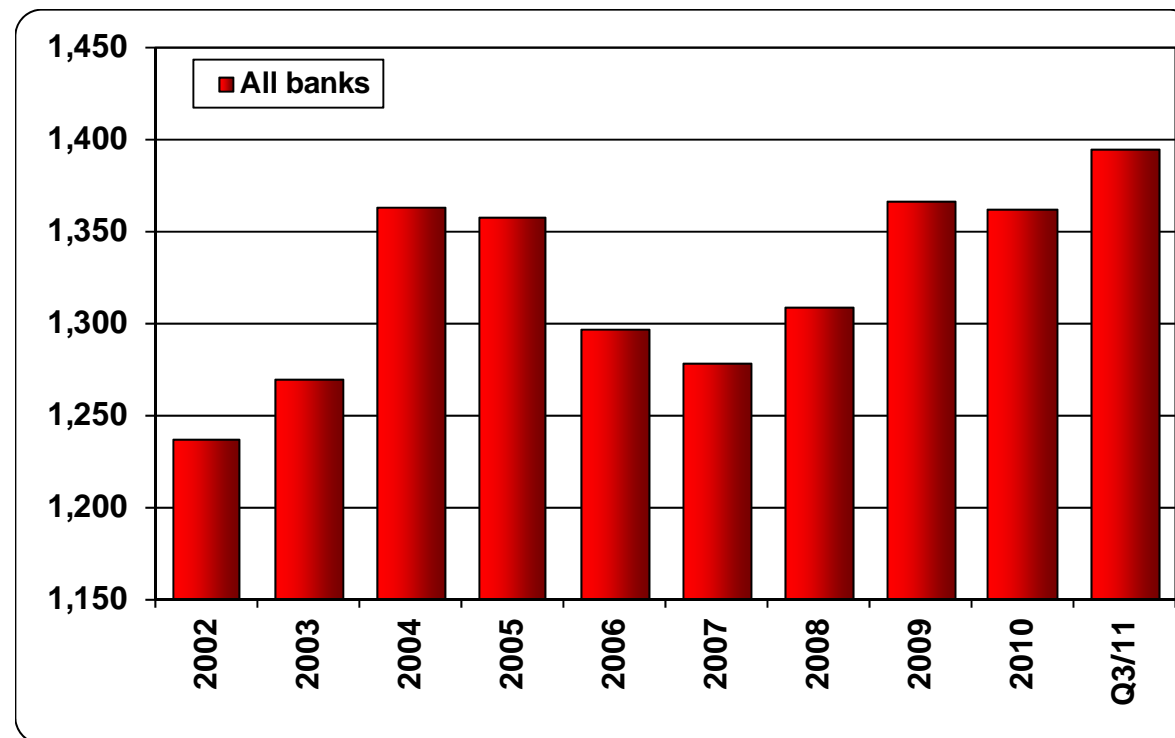
share of assets of the 2(4) largest banks in total assets



Source: CNB

# Herfindahl – Hirschman index (HHI)

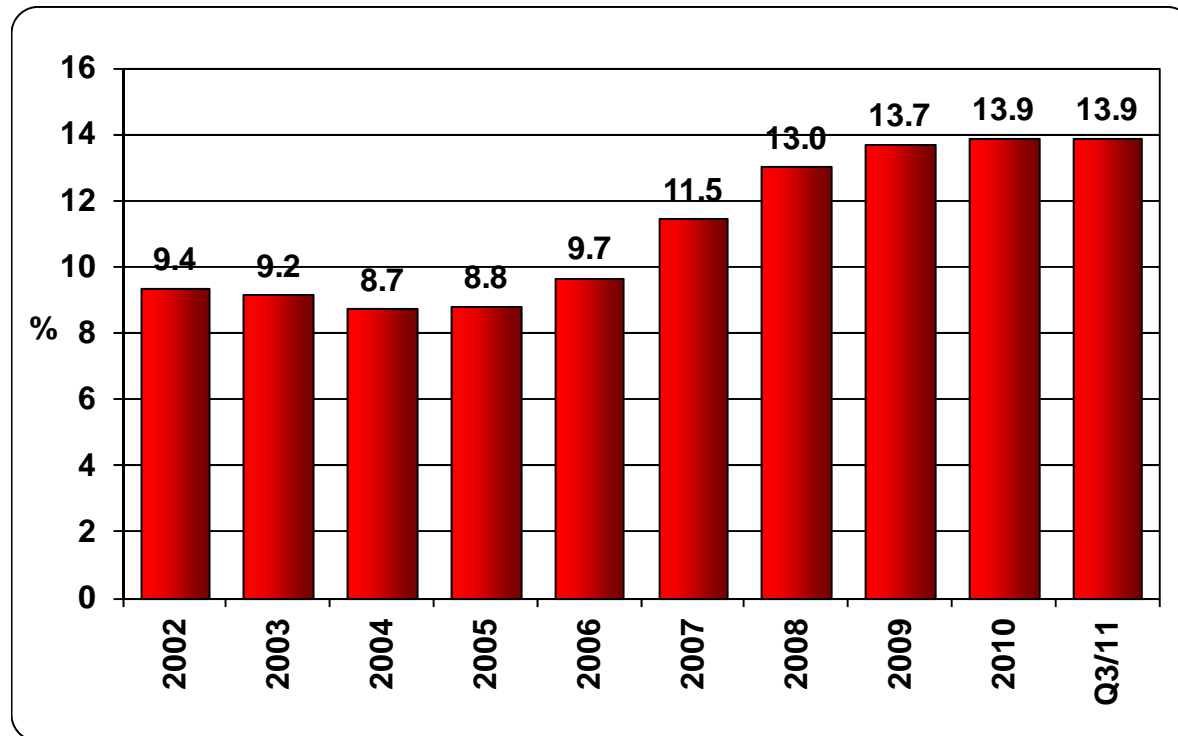
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Source: CNB

# Leverage ratio

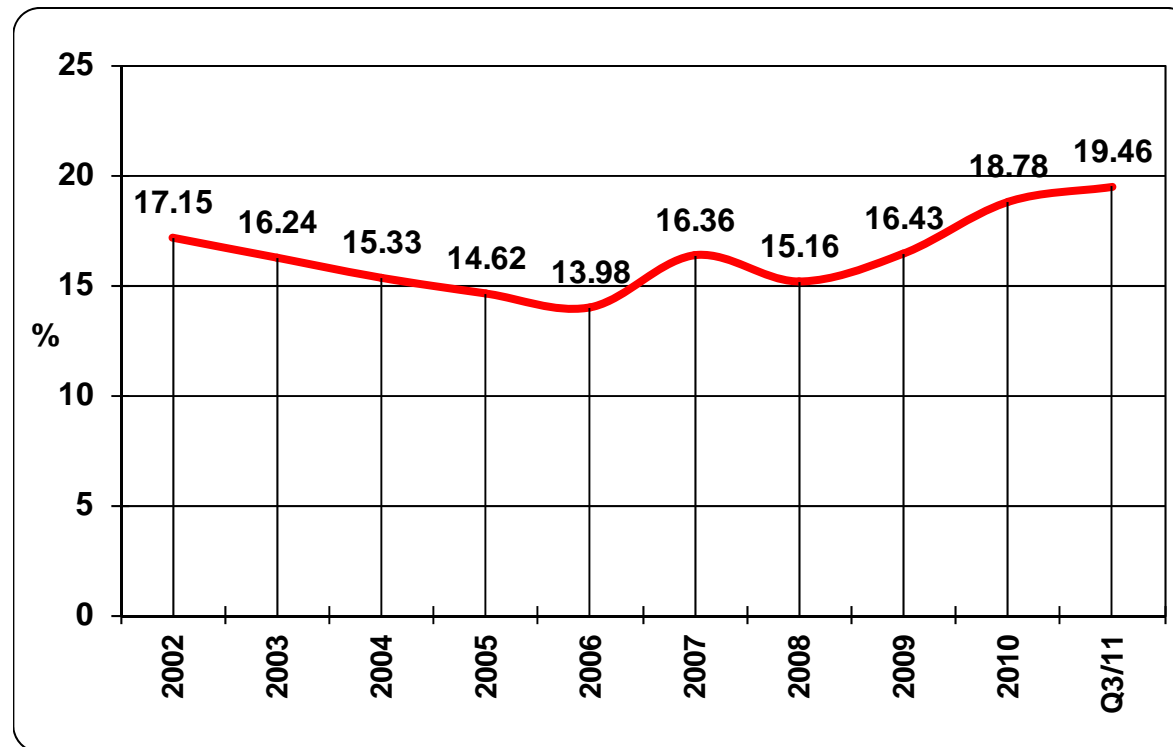
equity capital/total assets



Source: CNB

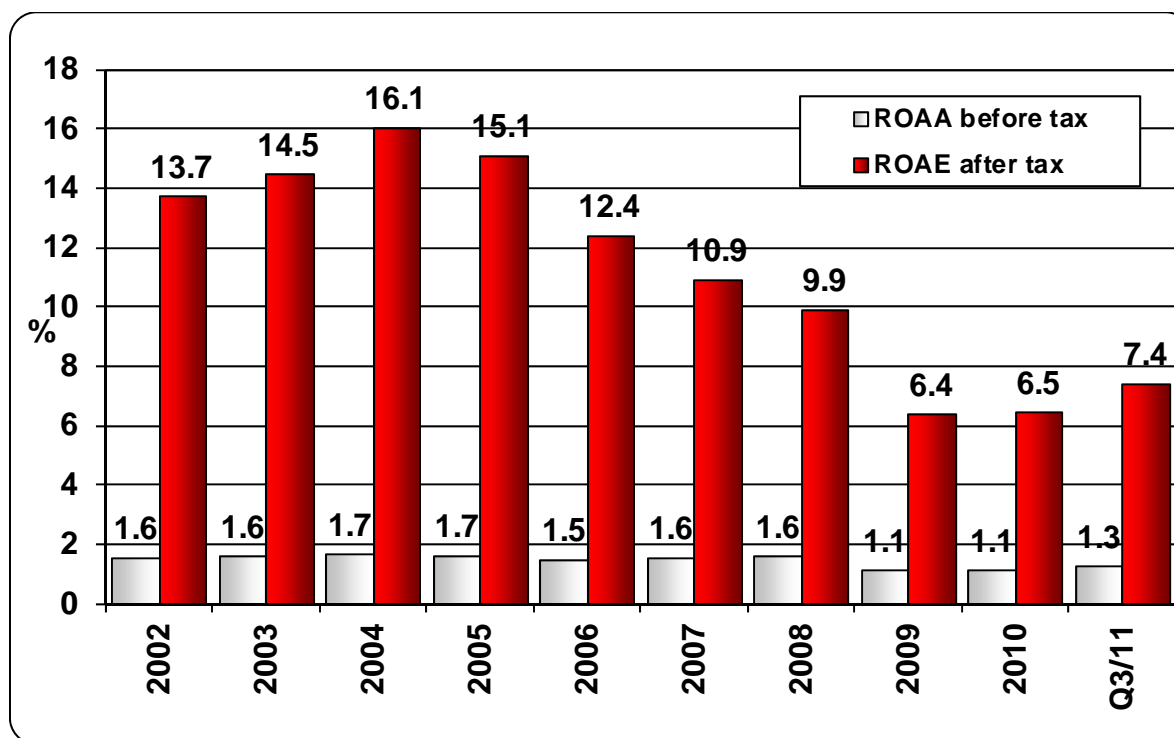
# Capital adequacy ratio

regulatory capital/total exposure to risks



Source: CNB

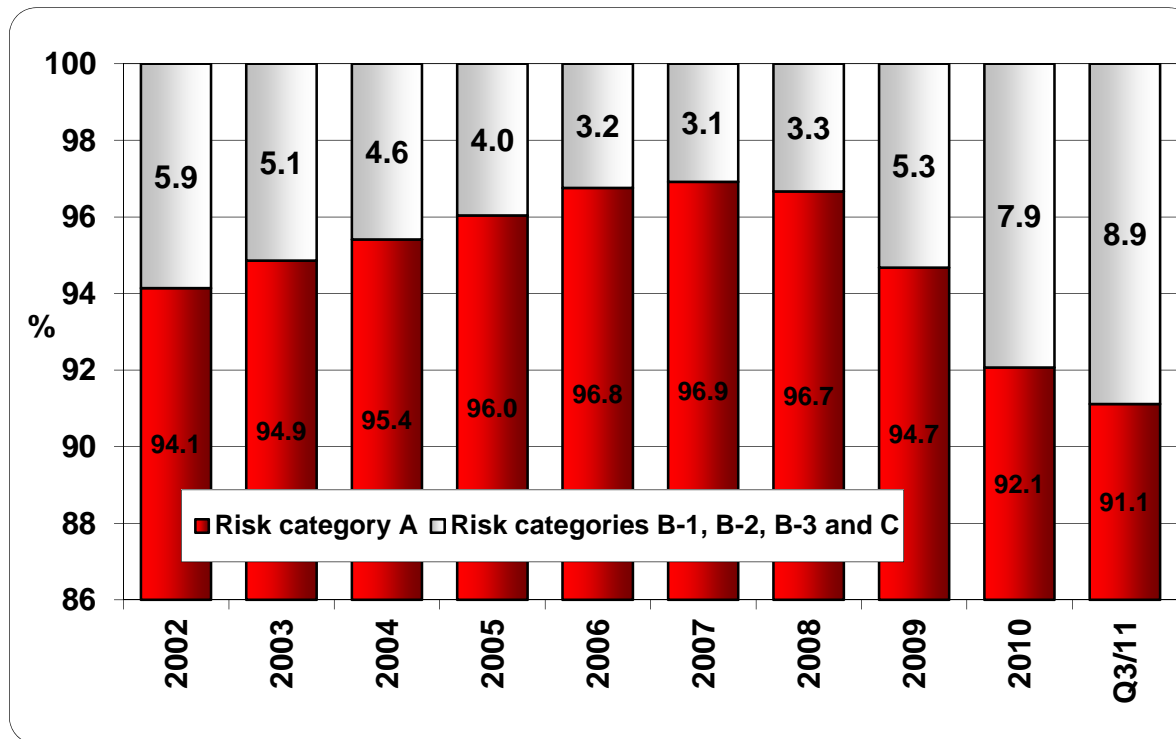
# ROAA and ROAE



Source: CNB

# Classification of placements and off-balance sheet liabilities of banks

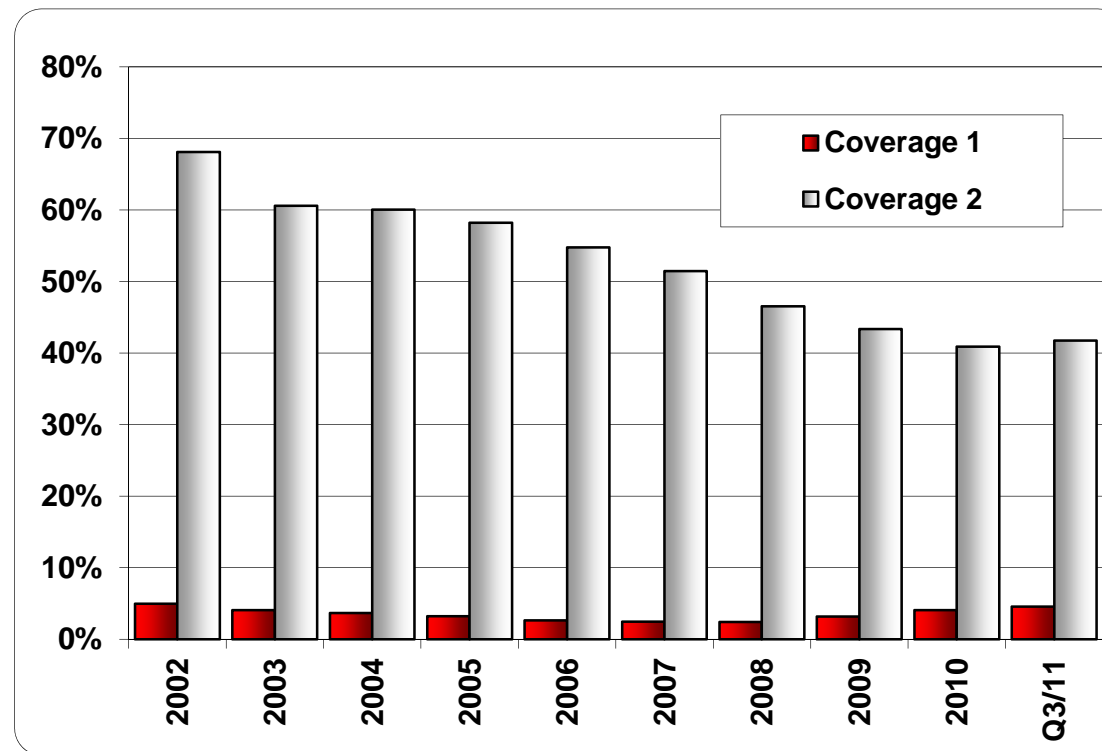
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Source: CNB

# Coverages

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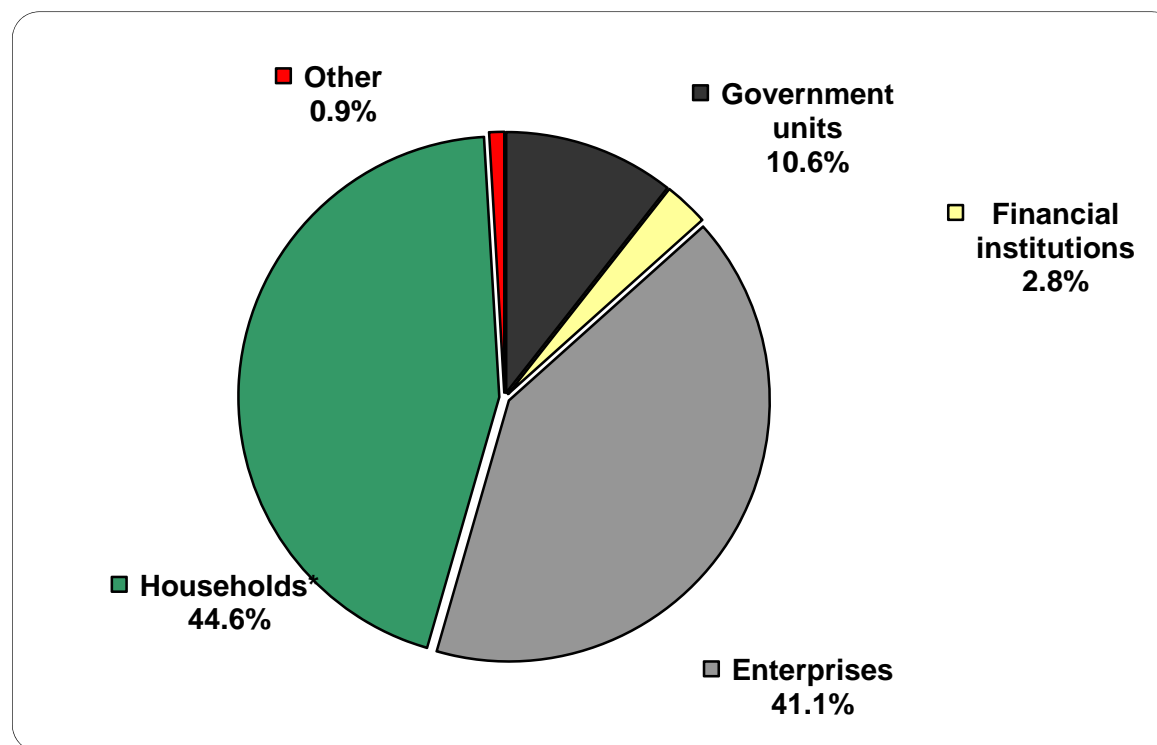
Coverage 1 = Total value adjustments and provisions/Total placements and off-balance sheet liabilities

Coverage 2 = Value adjustments and provisions / B -1, B-2, B-3 and C placements and off-balance sheet liabilities

Source: CNB

# Structure of extended loans (gross) by institutional sectors

30 September 2011



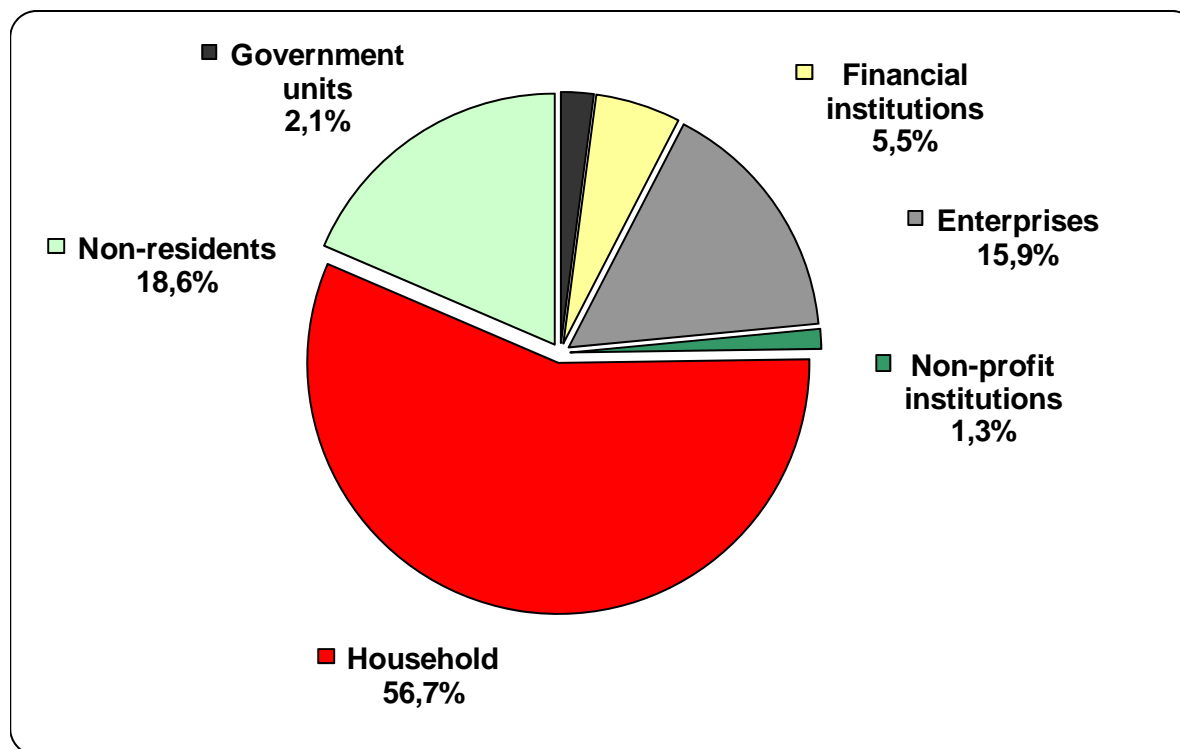
\* Includes non-profit institutions serving households.

Source: CNB

# Structure of received deposits by institutional sectors

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30 September 2011



Source: CNB