



CROATIAN NATIONAL BANK

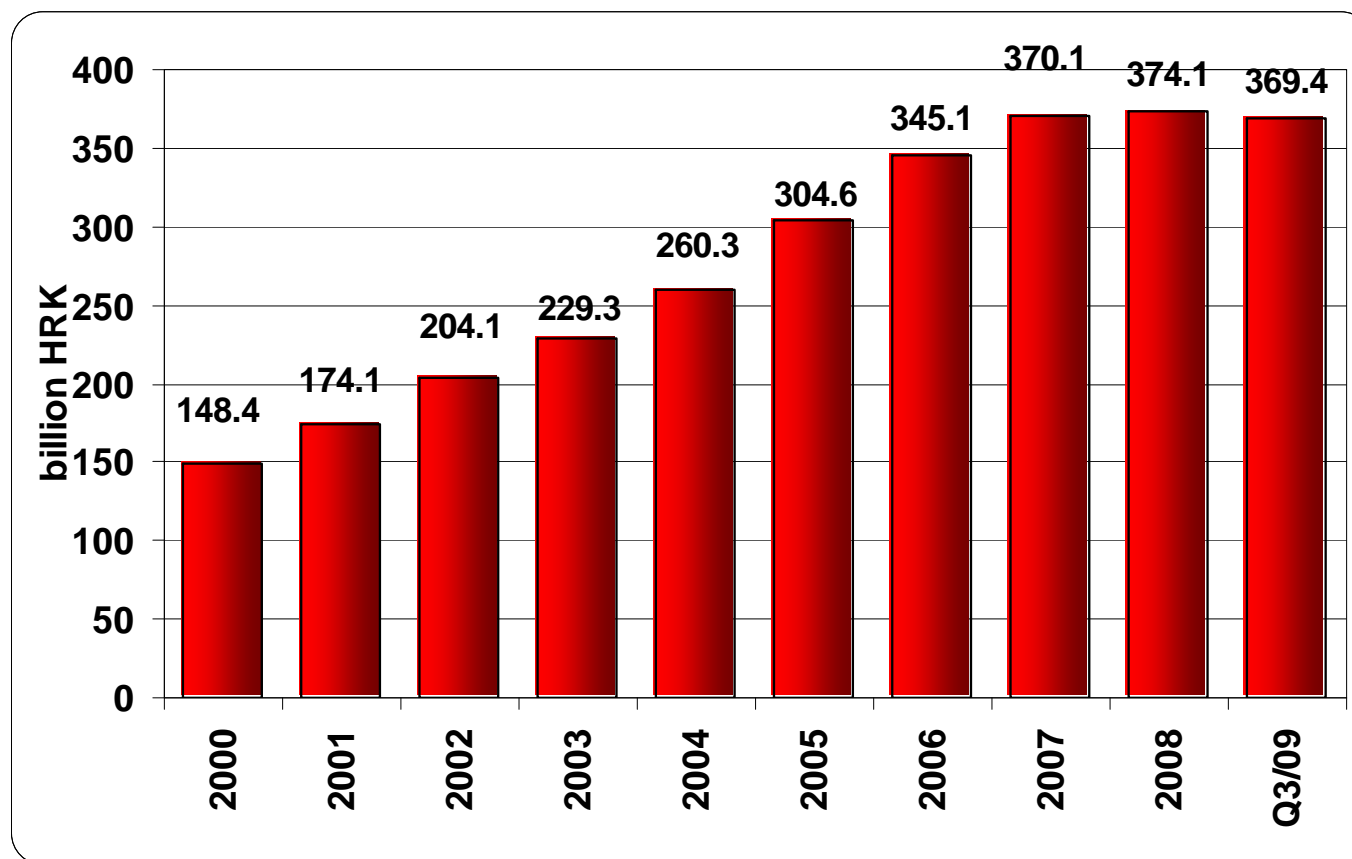
Standard presentation format

1st quarter 2010

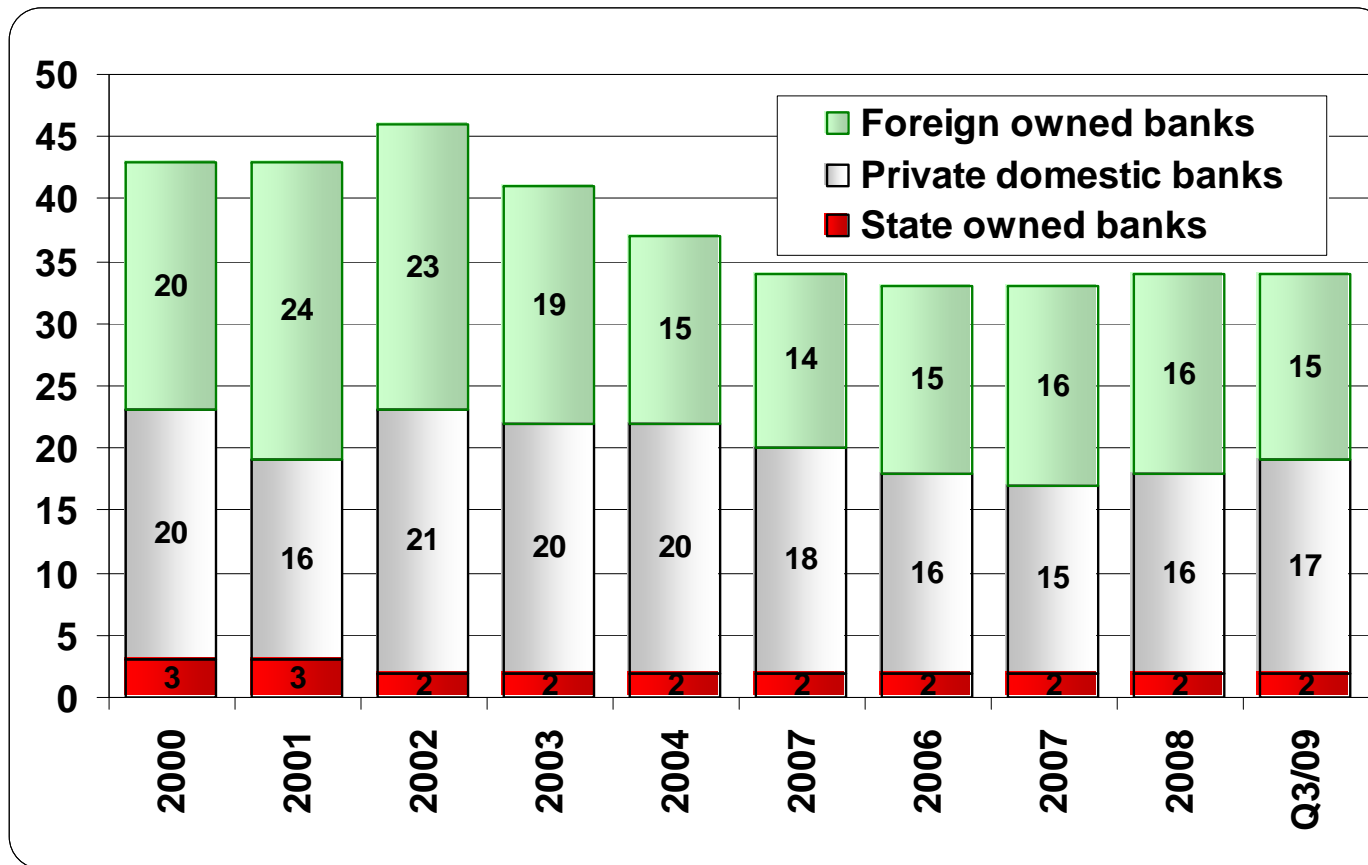
Agenda

- 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**

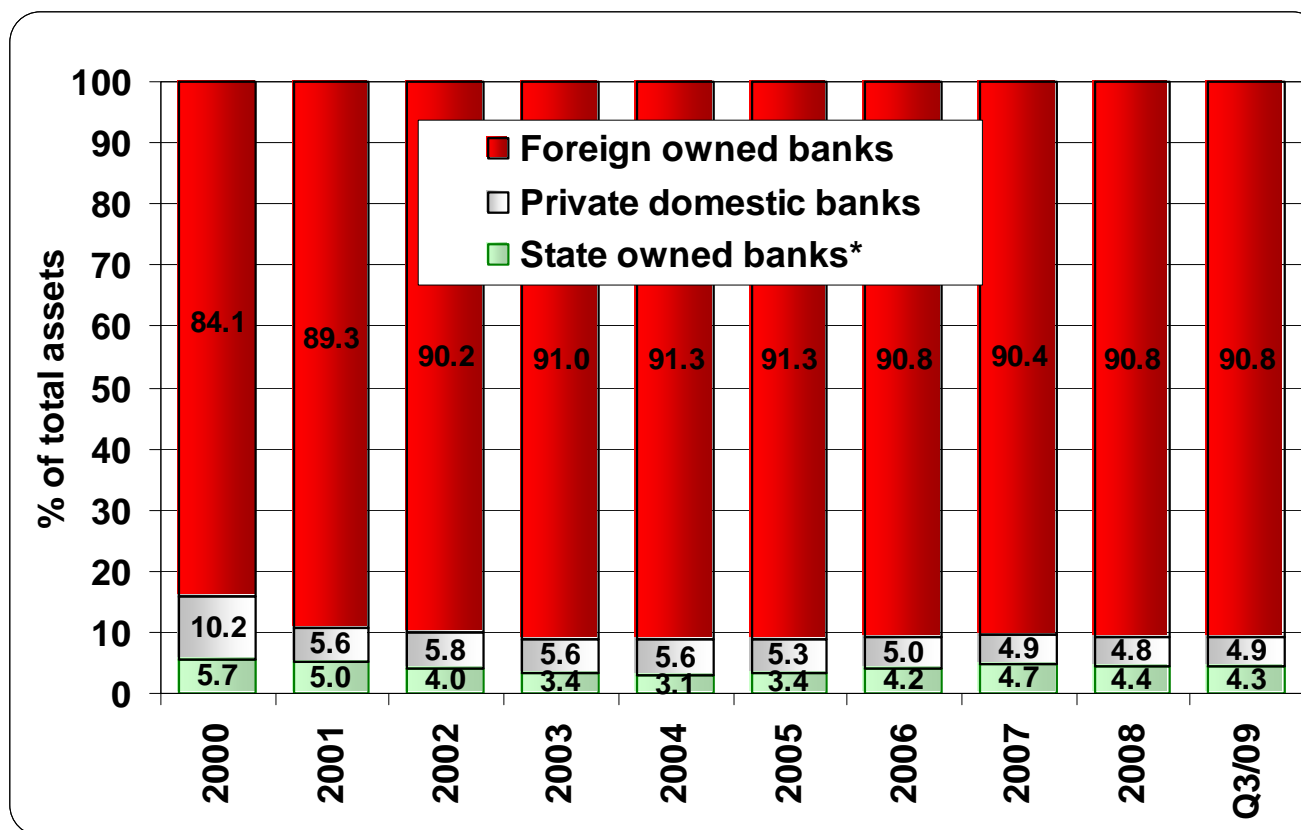
Total assets of all banks



Number of banks



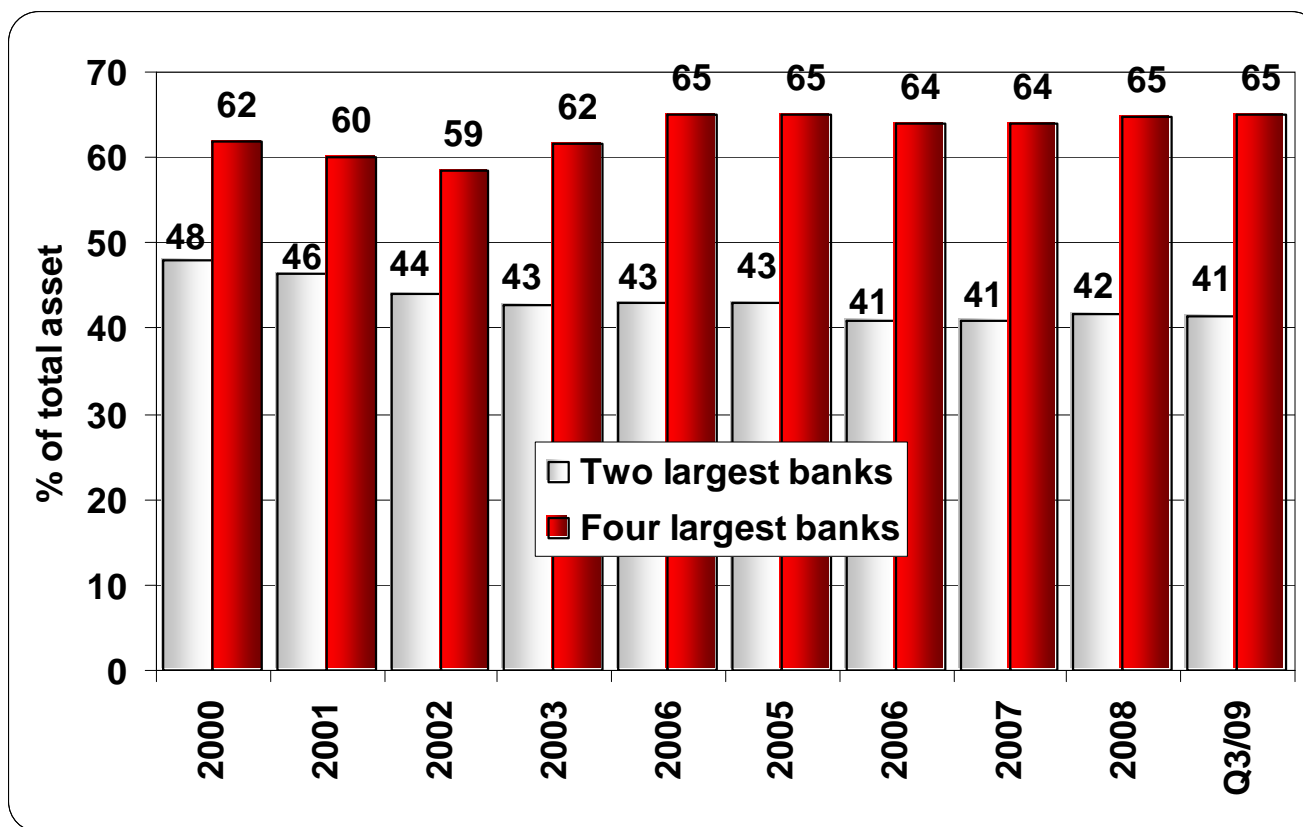
Banking system by ownership



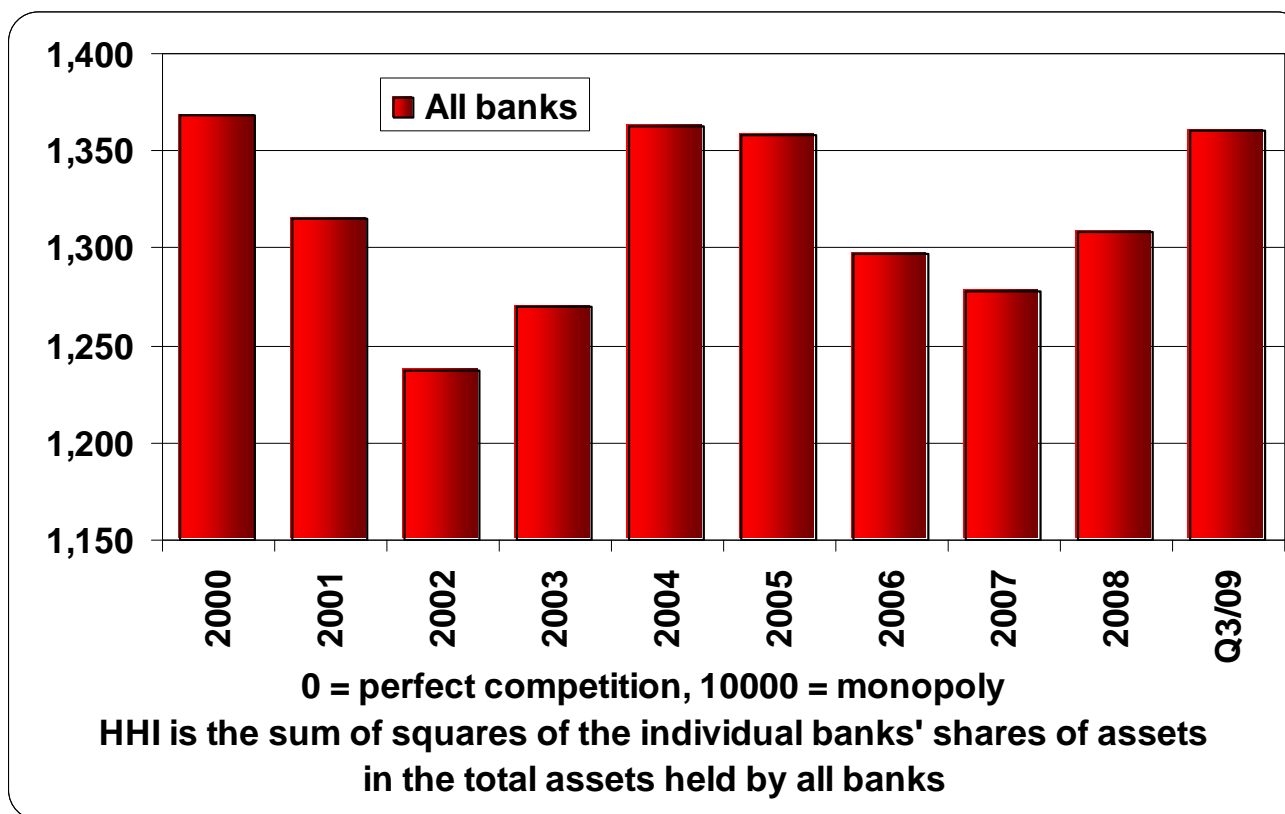
* state owned + private owned with a significant public stake

Concentration index

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

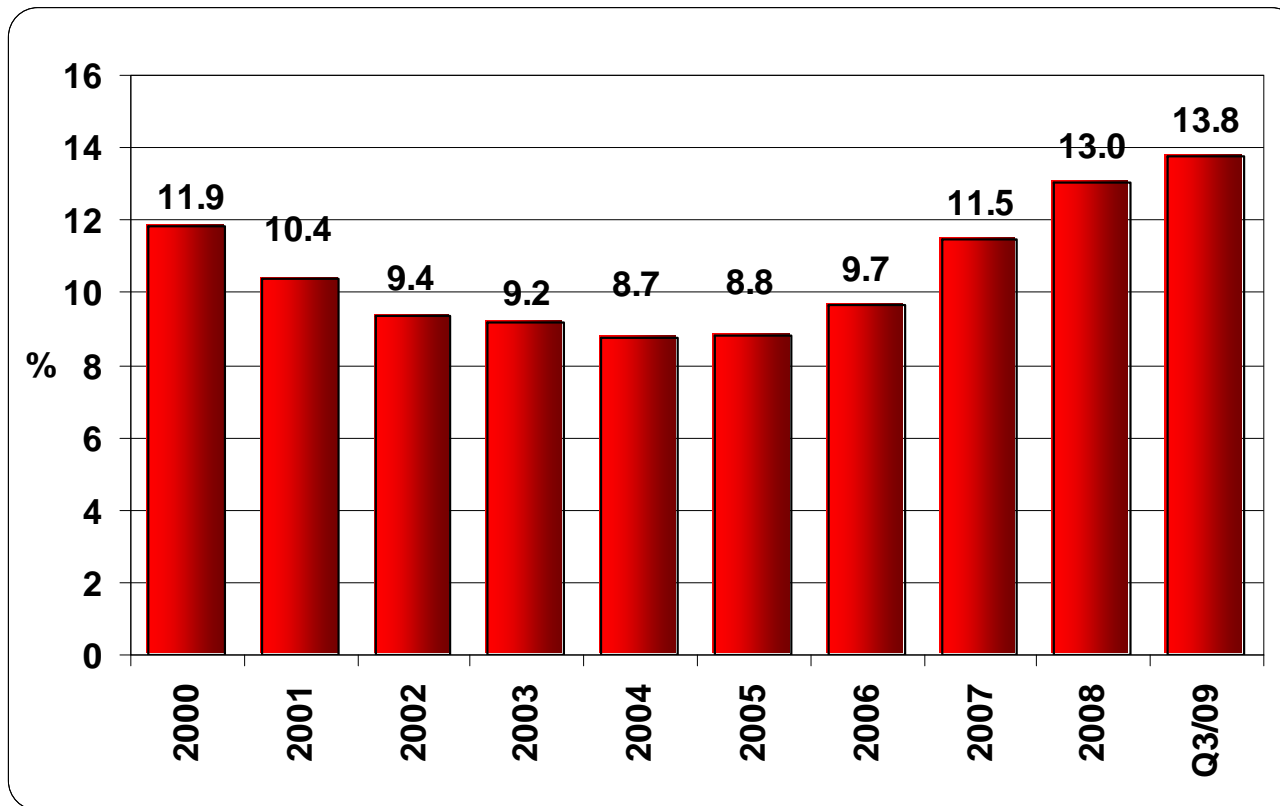


Herfindahl – Hirschman index (HHI)



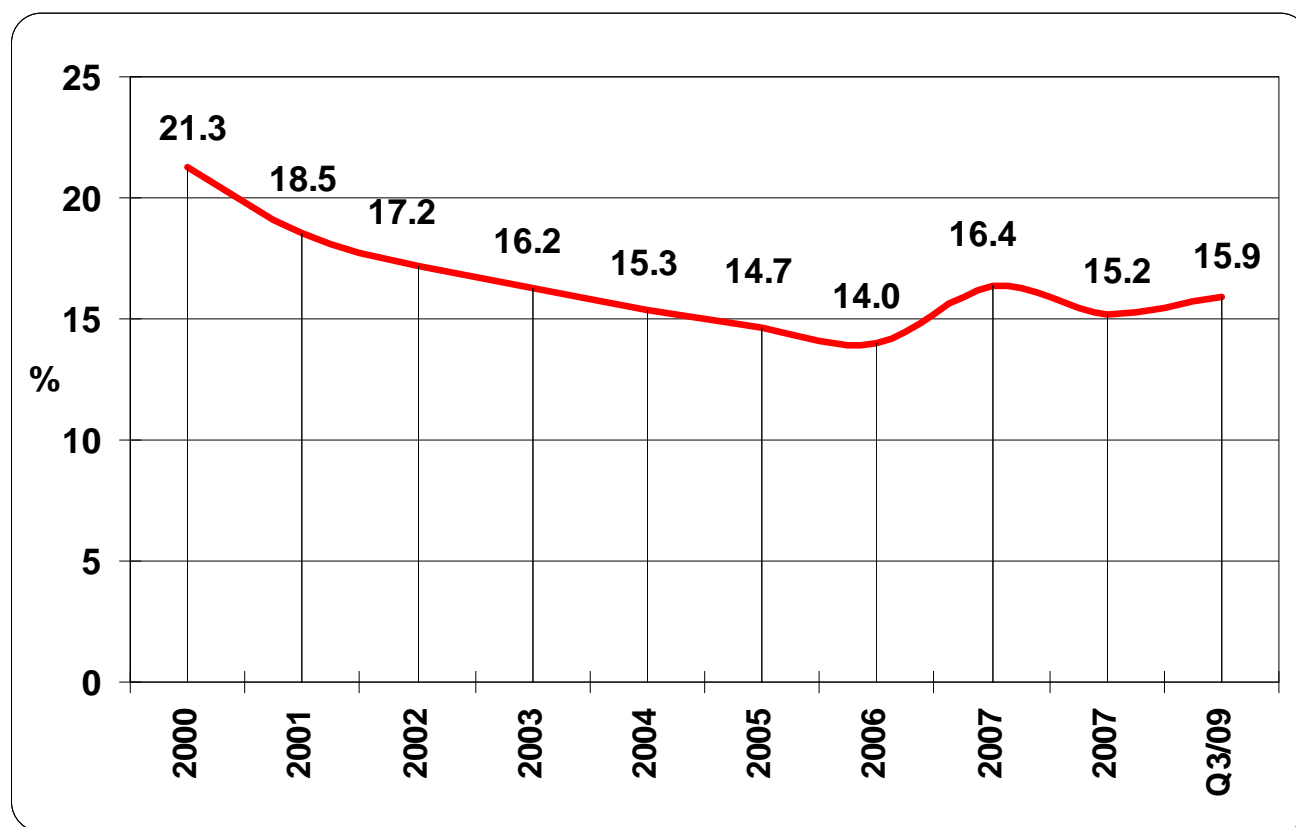
Leverage ratio

equity capital/total assets

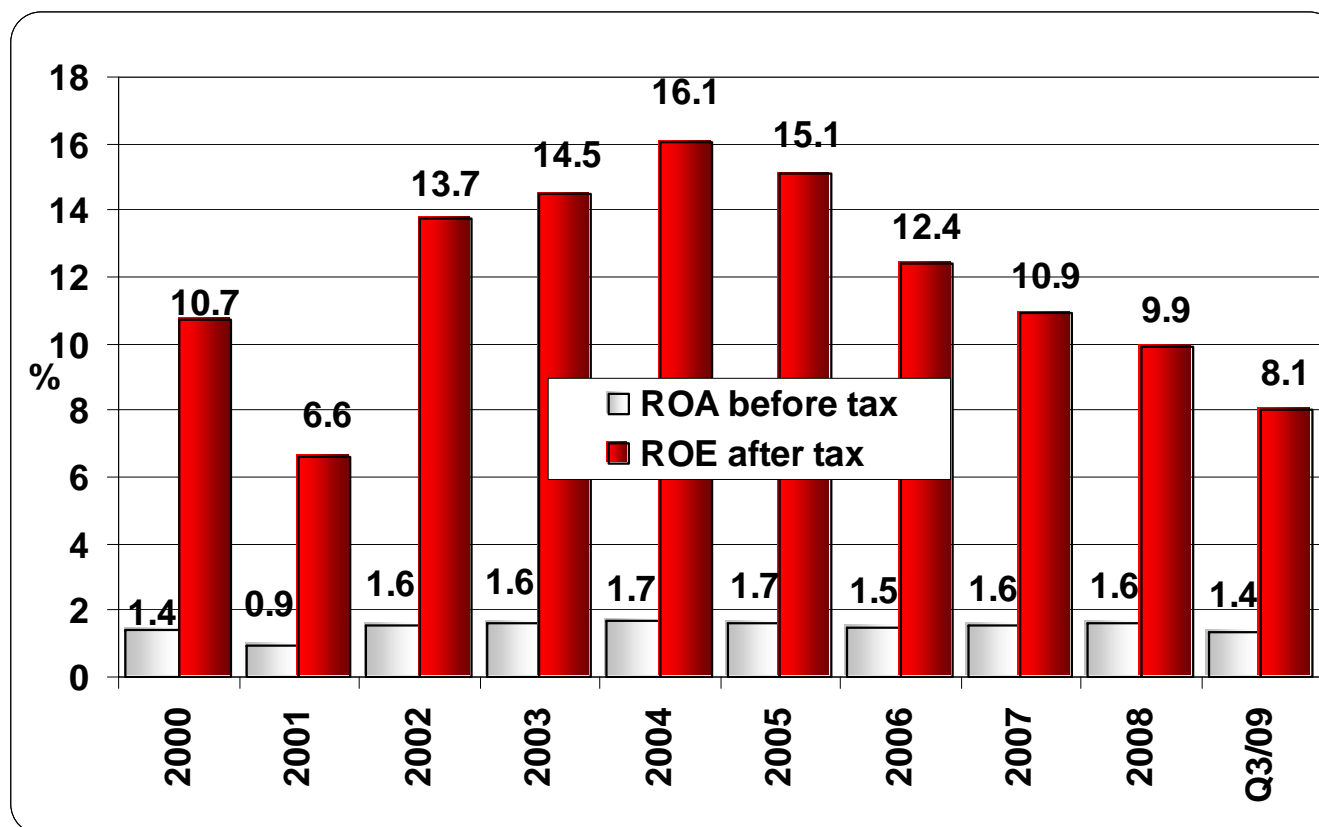


Capital adequacy of banks

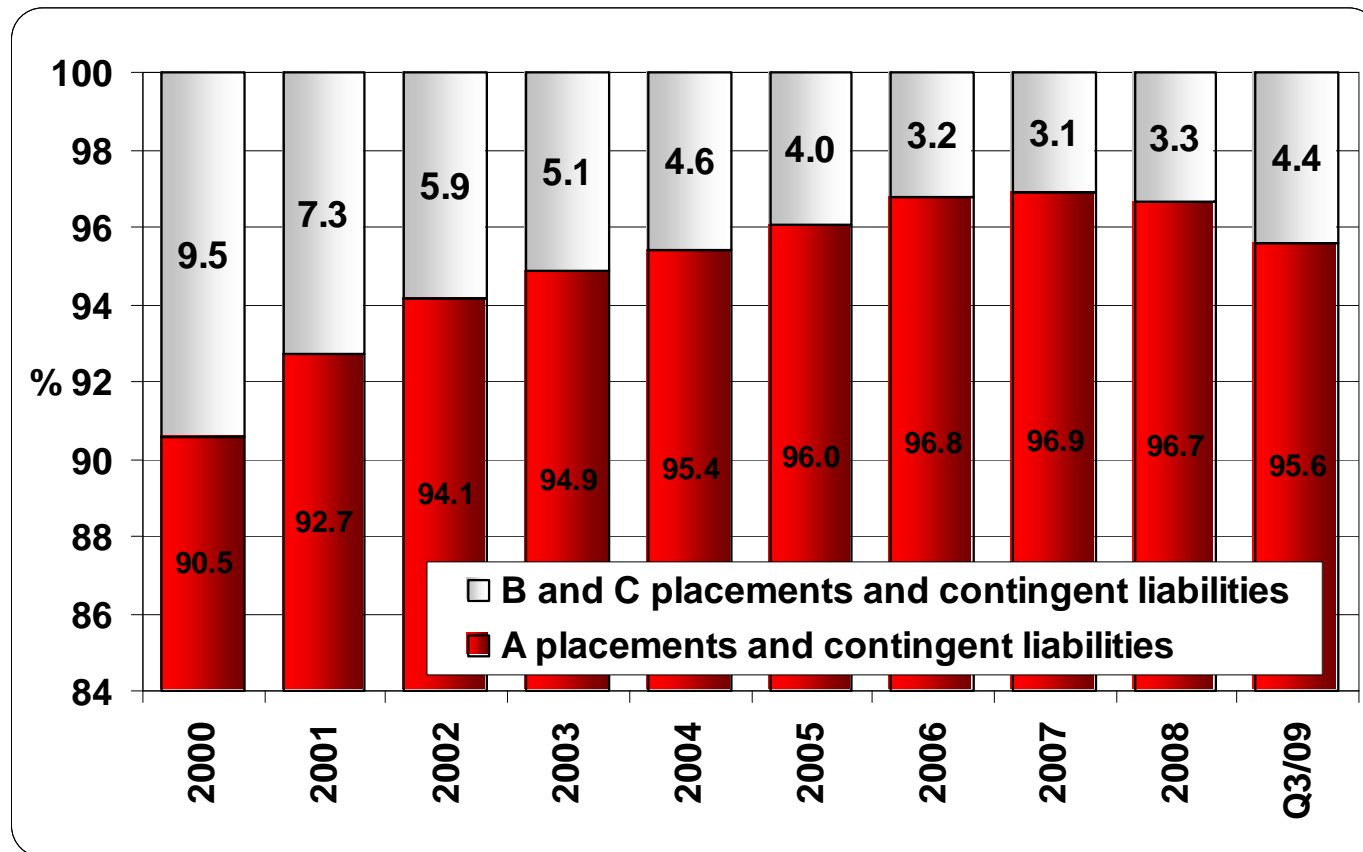
regulatory capital/total exposure to risks



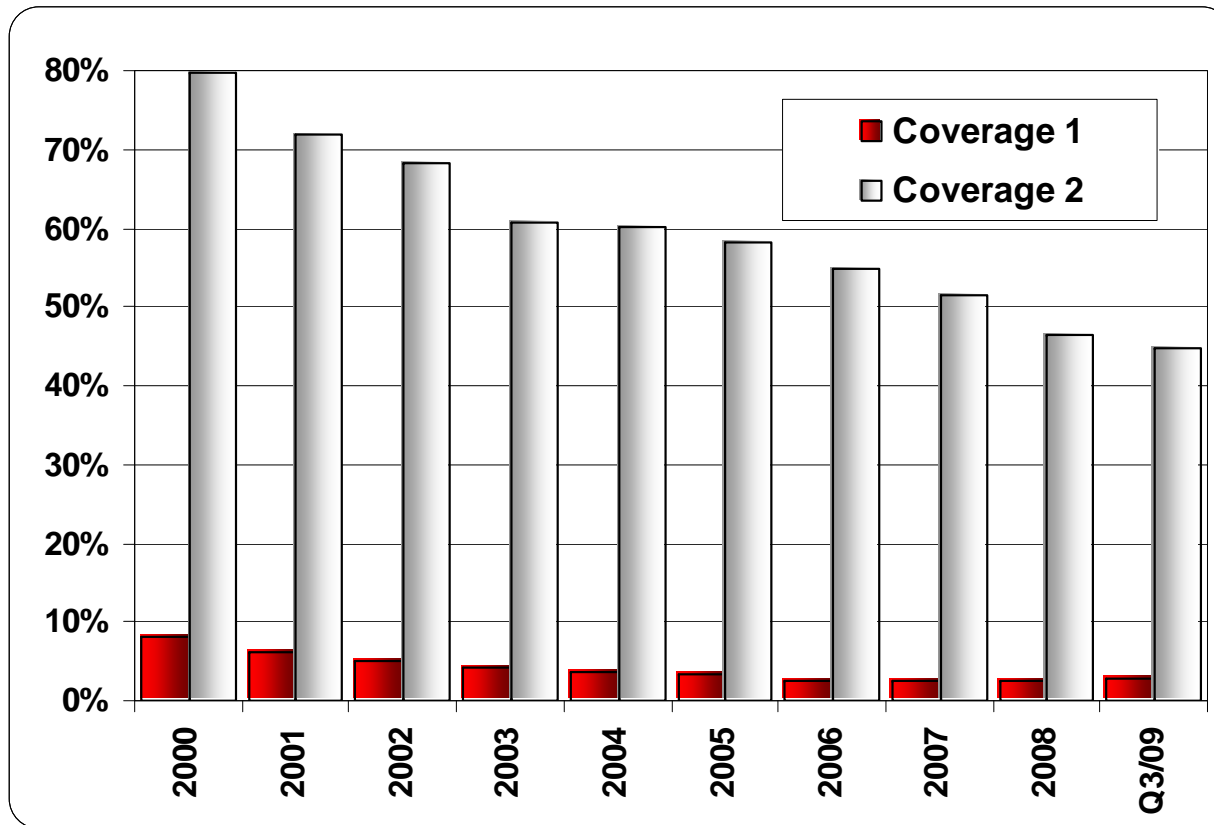
ROAA and ROAE



Classification of placements and contingent liabilities



Coverages

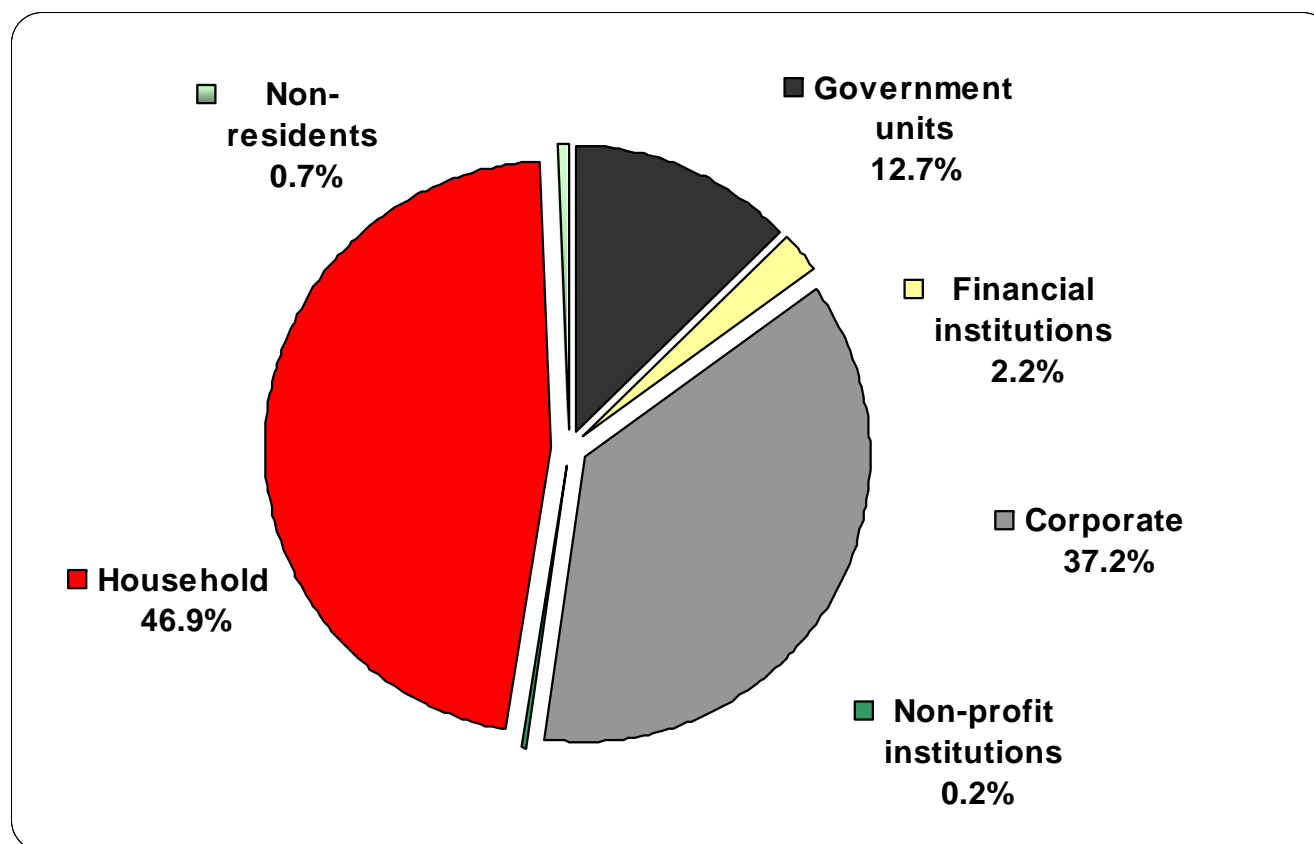


Coverage 1 = Total impairment provisions/Total placements and contingent liabilities

Coverage 2 = Individ. assess. impairment provisions/B and C placements and contingent liabilities

Structure of extended loans (gross) by institutional sectors

30 September 2009



Structure of received deposits by institutional sectors

30 September 2009

