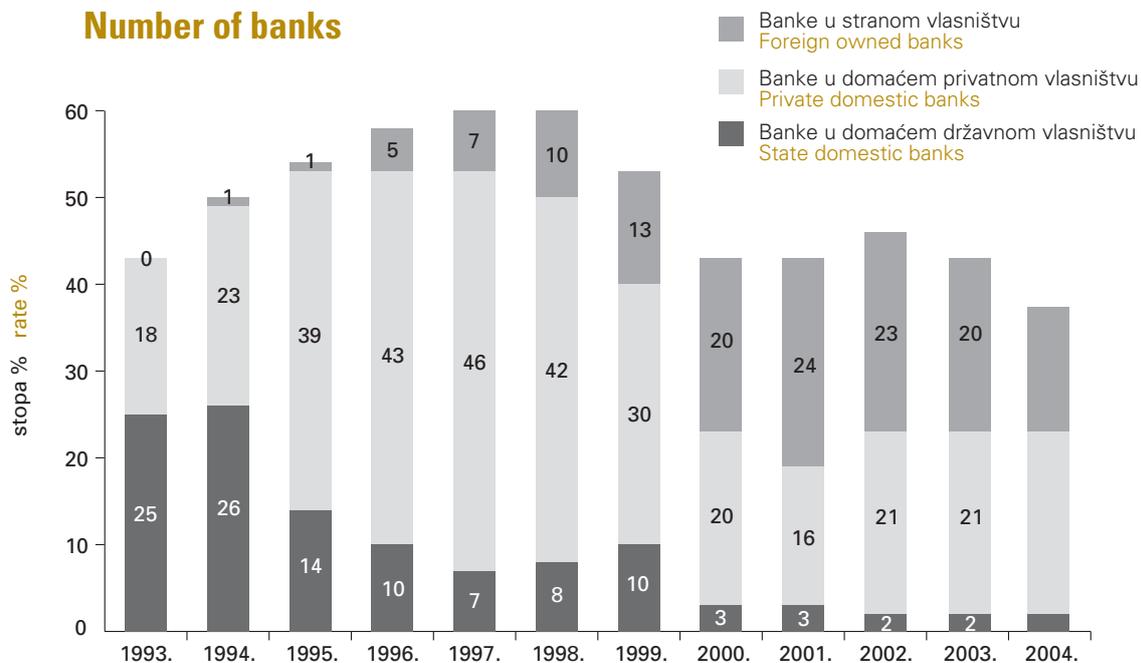


Odabrani statistički pokazatelji bankovnog sustava i makroekonomskih kretanja Selected Banking Sector Statistics and Macroeconomic Indicators

Izvor: Hrvatska narodna banka
Source: Croatian National Bank

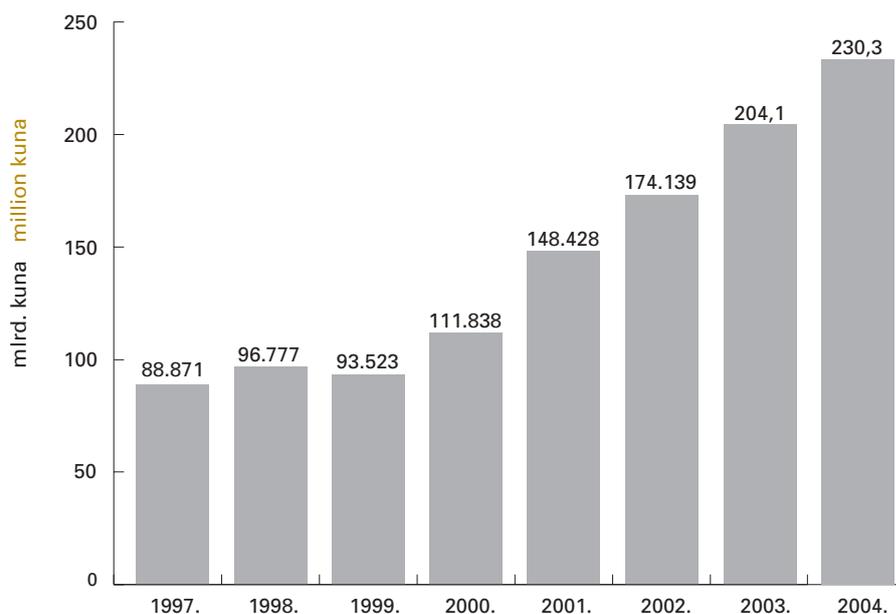
Broj banaka

Number of banks



Ukupna aktiva bankovnog sustava

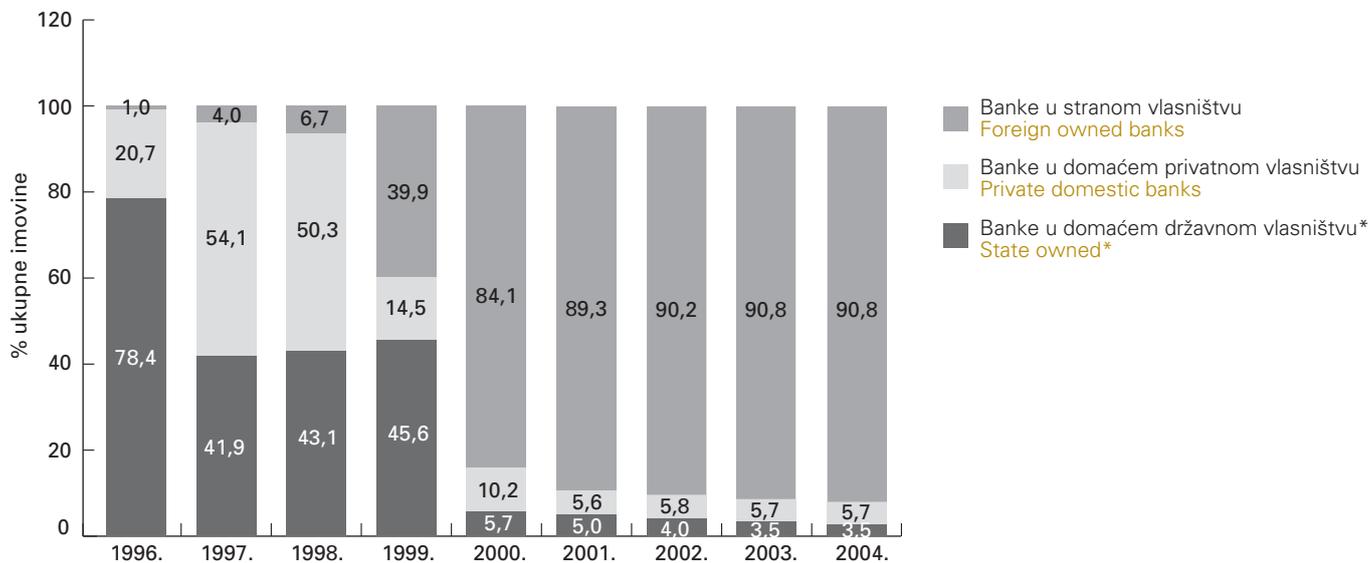
Total assets of the banking system



Prosječni srednji tečaj HNB za 2004.: EUR 1 = HRK 7.67
Average midpoint CNB exchange rate for 2004: EUR 1 = HRK 7.67

Vlasnička struktura banakovnog sustava u % od ukupne imovine

Banking system by ownership in % of total assets

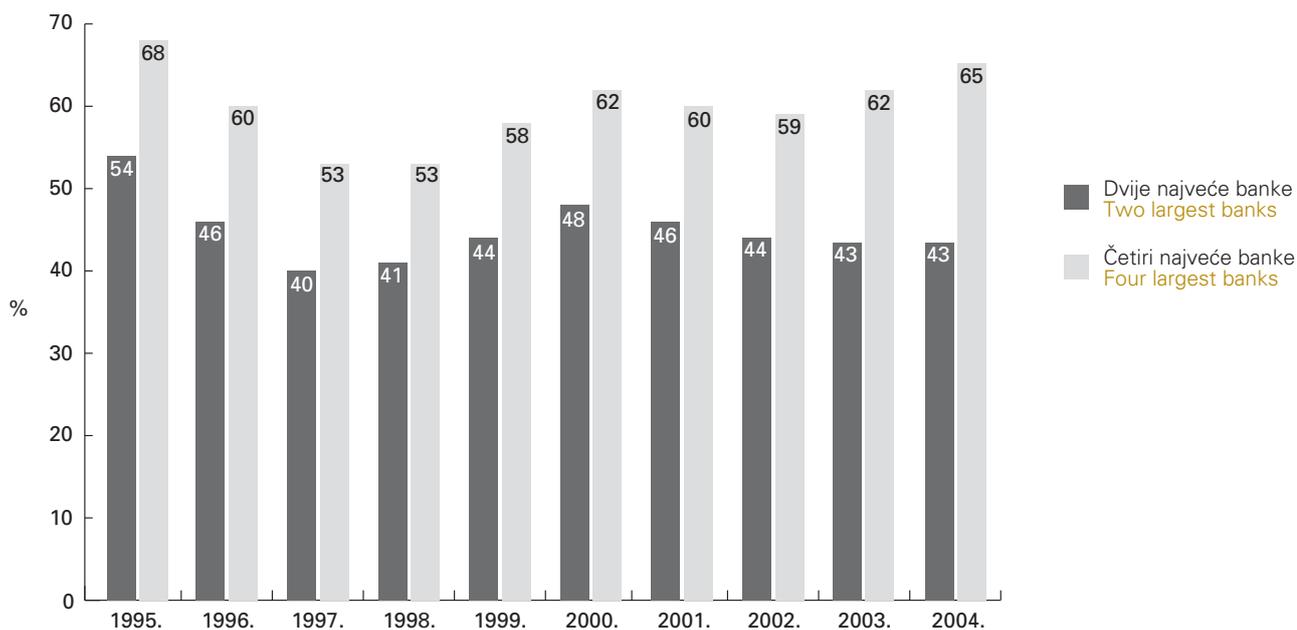


*državno vlasništvo + privatno vlasništvo s pretežitim državnim udjelom

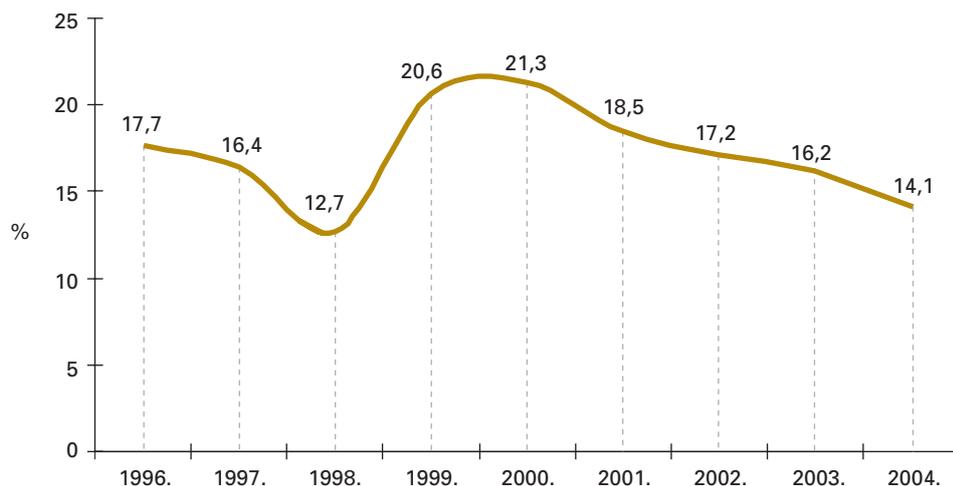
*state owned + private with significant public stake

Indeks koncentracije udio aktive dvije (četiri) najveće banke u ukupnoj aktivi

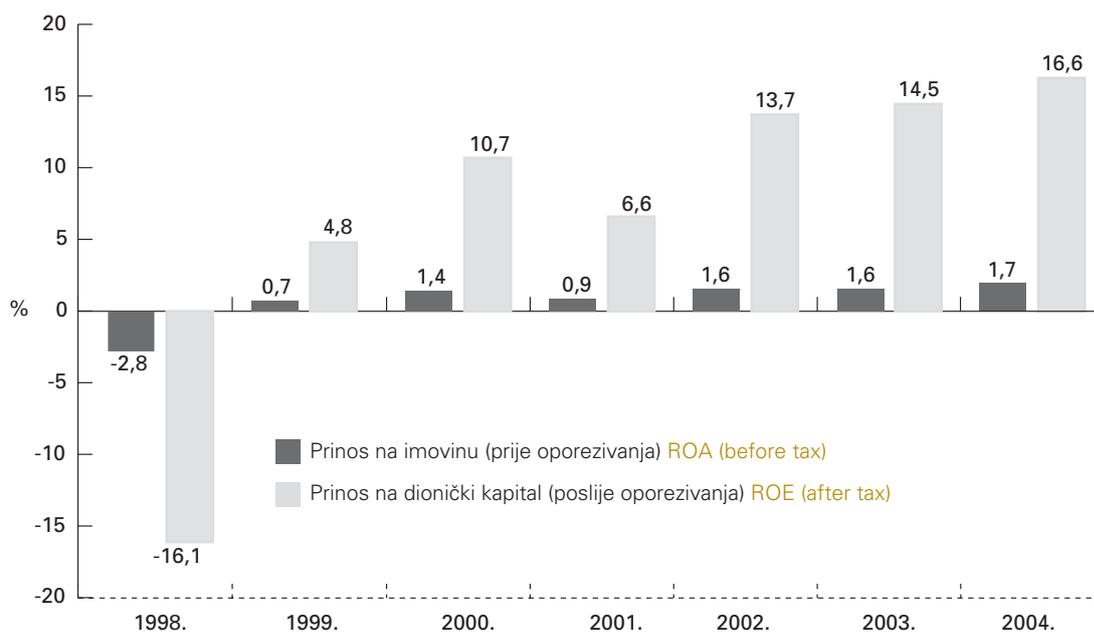
Concentration index share of assets of 2 (4) largest banks in total assets



Adekvatnost kapitala banaka koje posluju u Hrvatskoj Capital adequacy of banks operating in Croatia



Prinos na imovinu i prinos na dionički kapital Return on assets (ROA) and Return on equity (ROE)



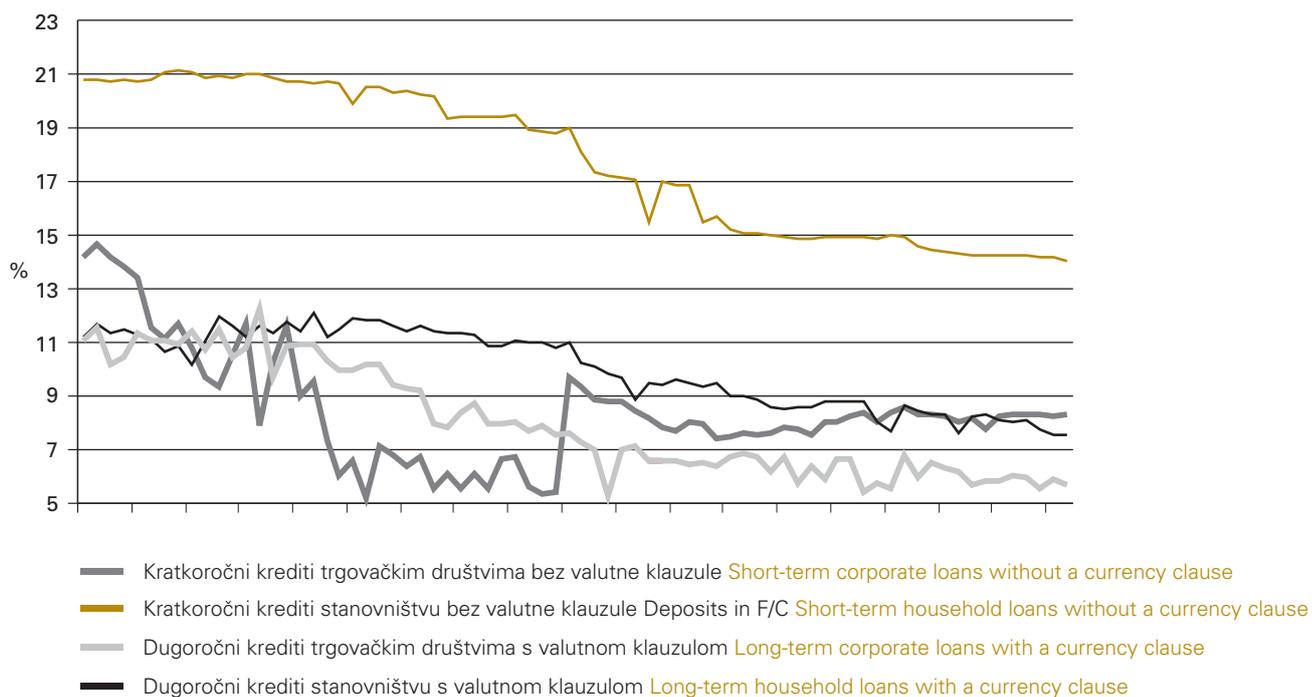
Kreditni stanovništvu i poduzećima stopa promjene u odnosu na isti mjesec prethodne godine

Domestic credit growth rates of credits to households and enterprises (month to same month a year earlier)

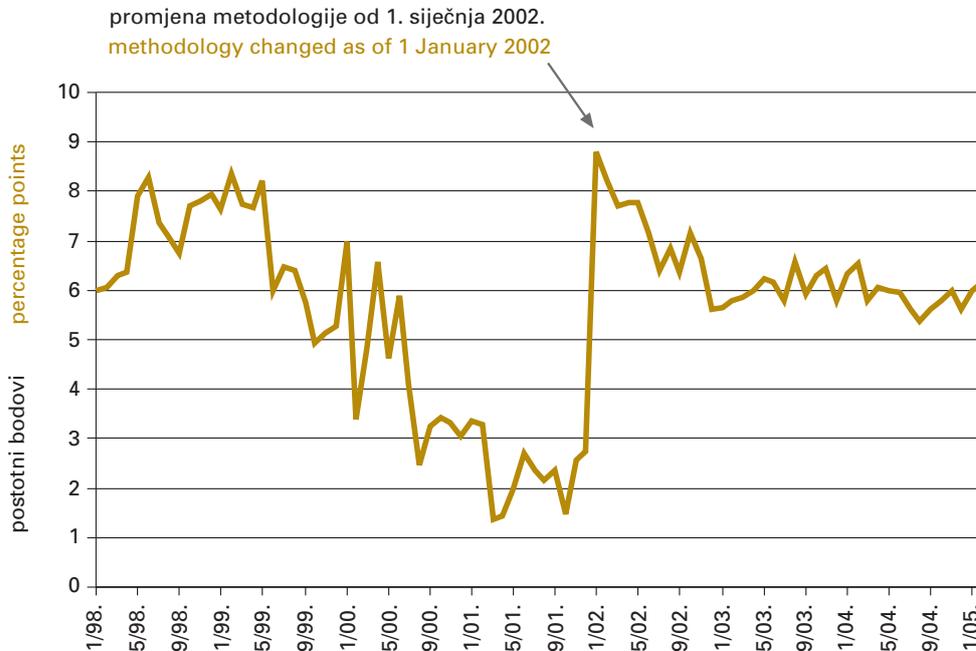


Prosječne aktivne kamatne stope banaka

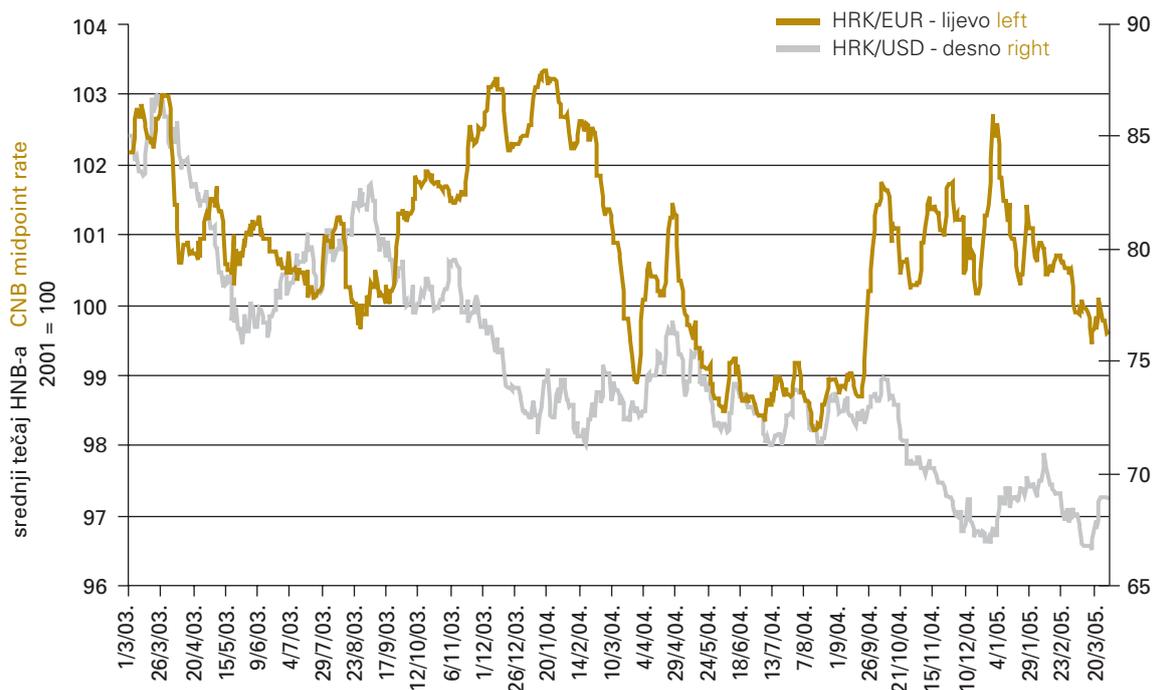
Aktive interest rates of commercial banks



Razlika između kamatnih stopa na kredite i depozite Interest rate spread

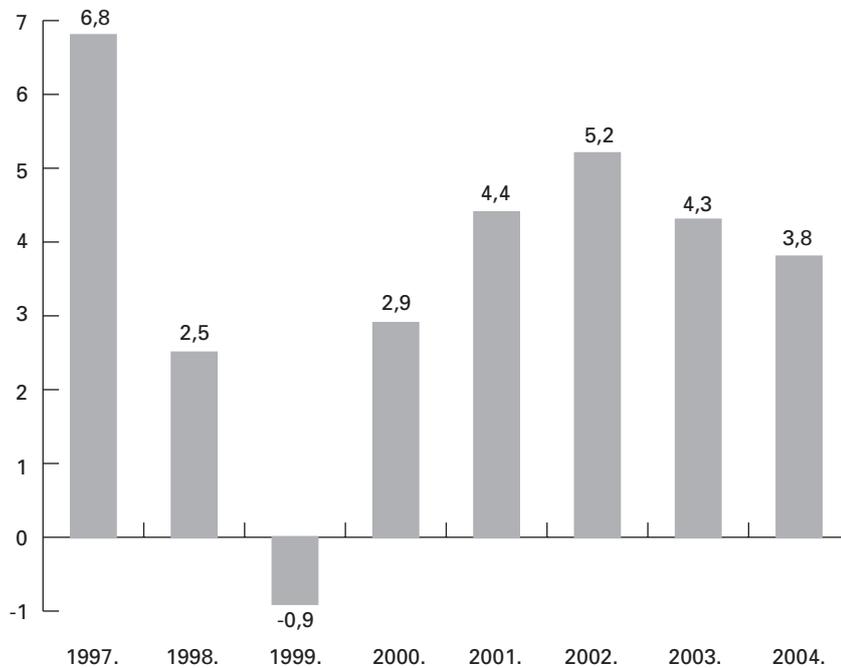


Nominalni dnevni tečaj kune prema euru i američkom dolaru Kuna (HRK) vs. EUR and USD



Stopa rasta realnog BDP-a

Real GDP growth rate



Inflacija

Inflation

