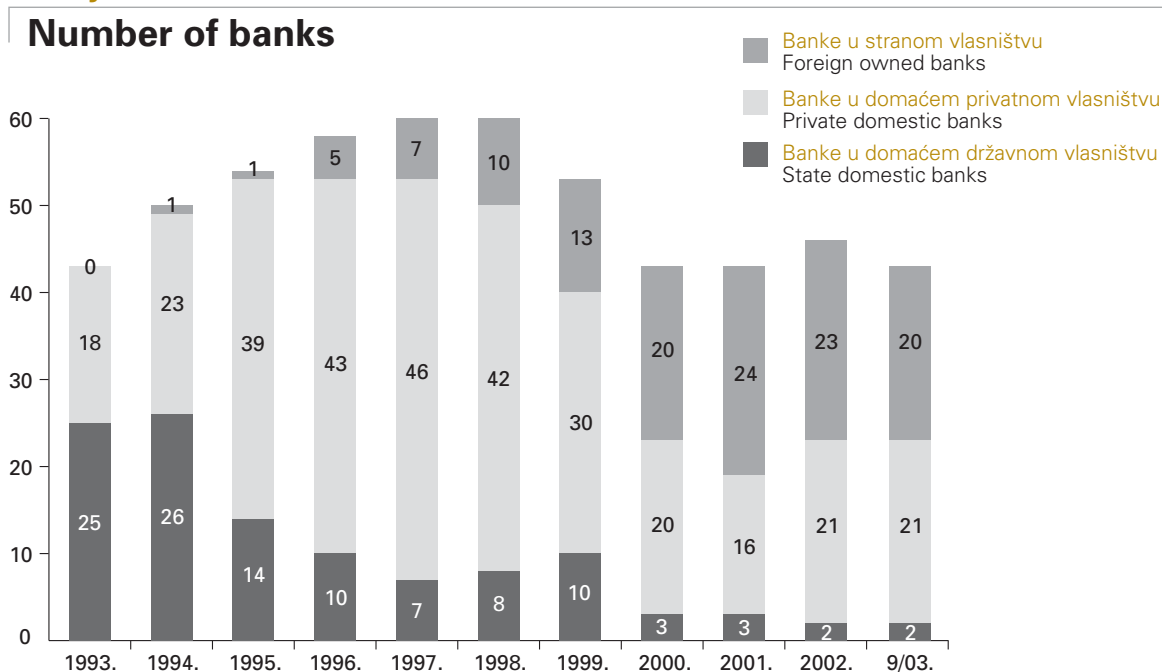


Odabrani statistički pokazatelji bankovnog sustava i makroekonomskih kretanja Selected Banking Sector Statistics and Macroeconomic Indicators

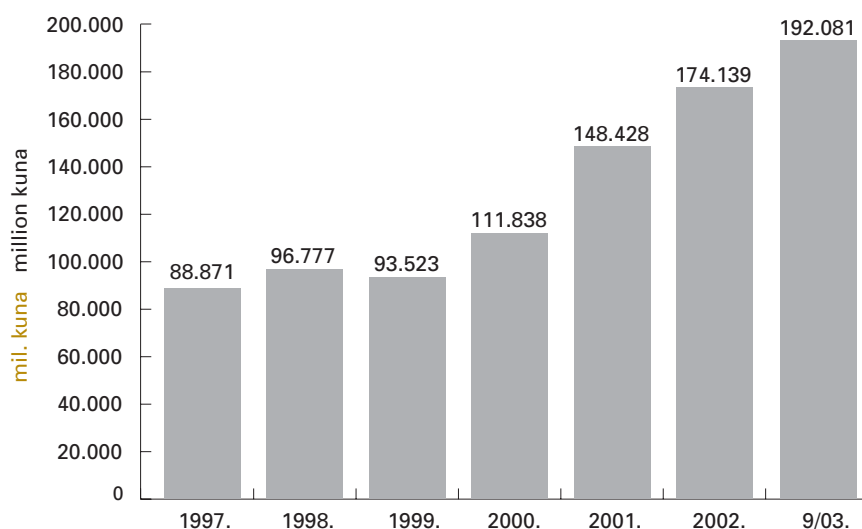
Izvor: Hrvatska narodna banka
Source: Croatian National Bank

Broj banaka



Ukupna aktiva bankovnog sustava

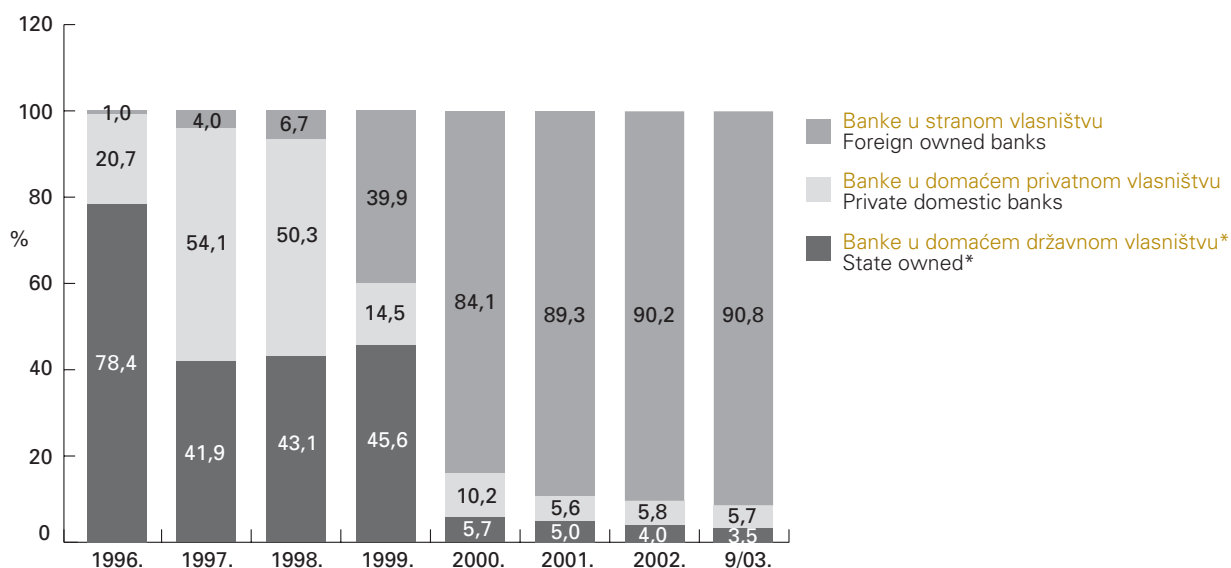
Total assets of the banking system



Prosječni srednji tečaj HNB za 2003.: EUR 1 = HRK 7.56
Average midpoint CNB exchange rate for 2003: EUR 1 = HRK 7.56

Vlasnička struktura banakavnog sustava u % od ukupne imovine

Banking system by ownership in % of total assets

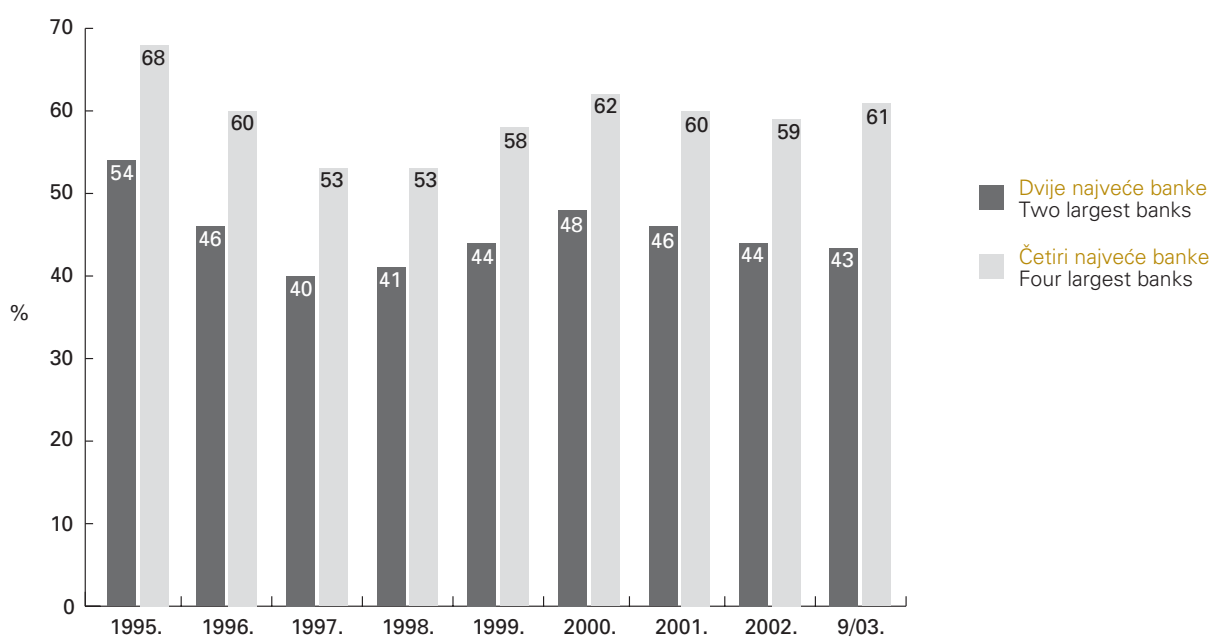


*državno vlasništvo + privatno vlasništvo s pretežitim državnim udjelom

*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



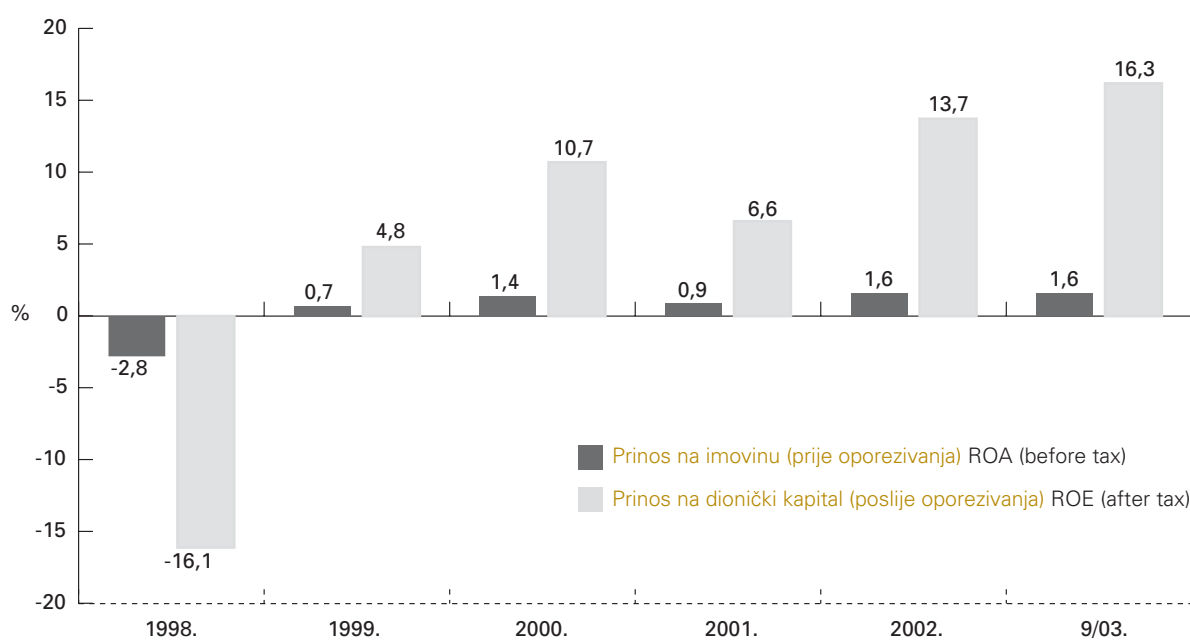
Adekvatnost kapitala banaka koje posluju u Hrvatskoj

Capital adequacy of banks operating in Croatia



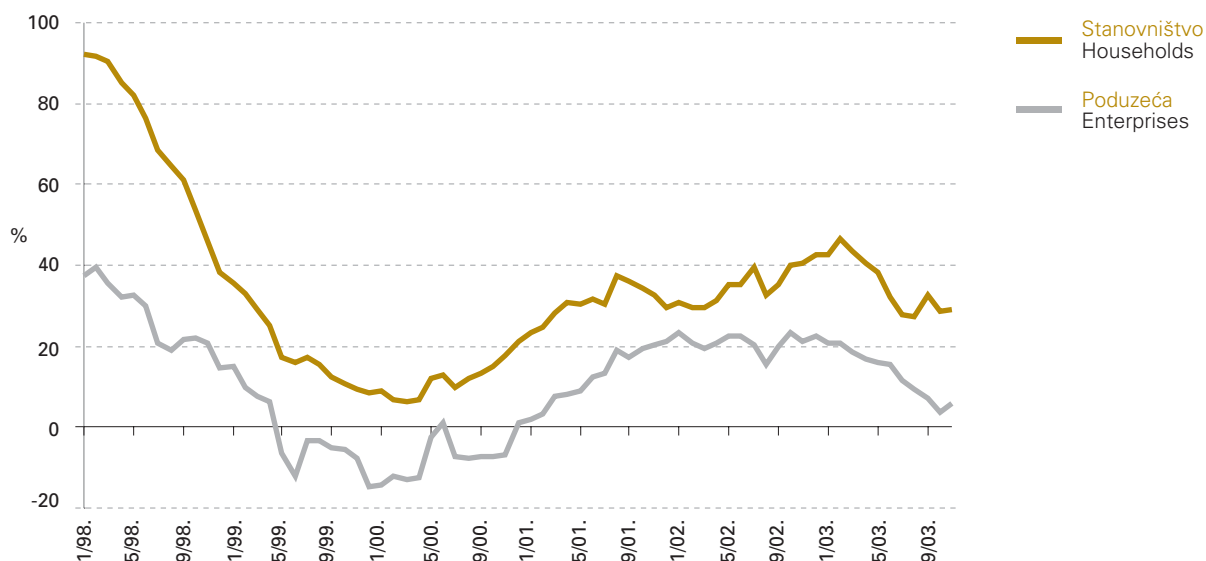
Prinos na imovinu i prinos na dionički kapital

Return on assets (ROA) and Return on equity (ROE)



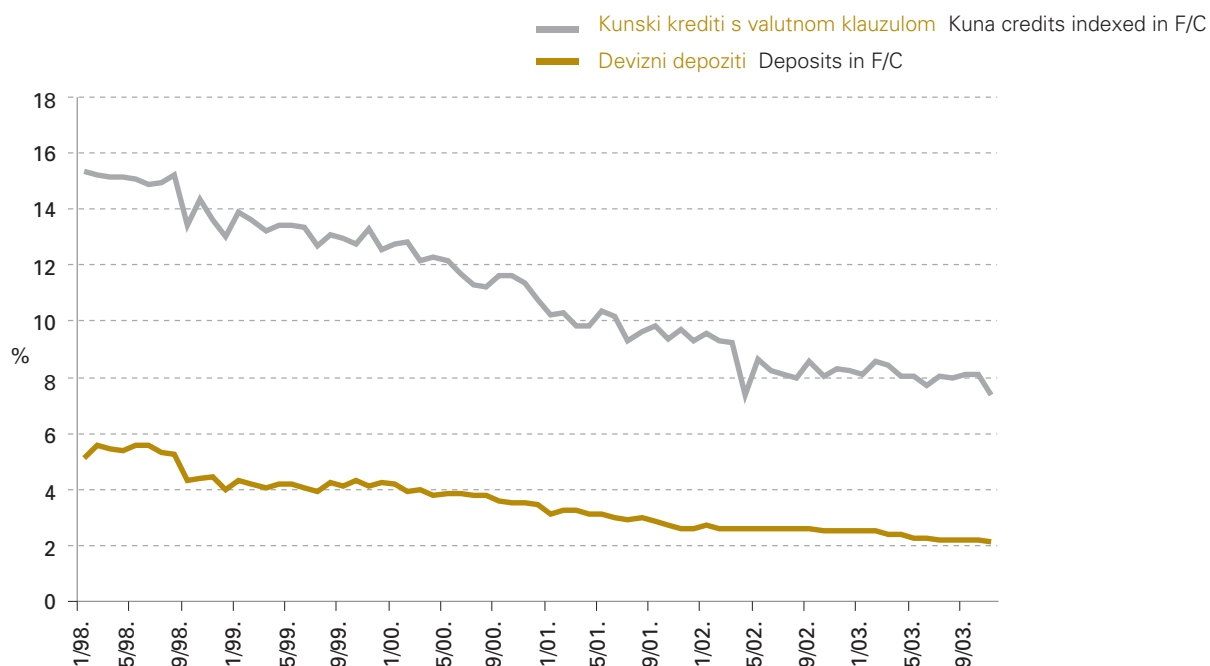
Kreditni stanovništvu i poduzećima stopa promjene u odnosu na isti mjesec prethodne godine

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



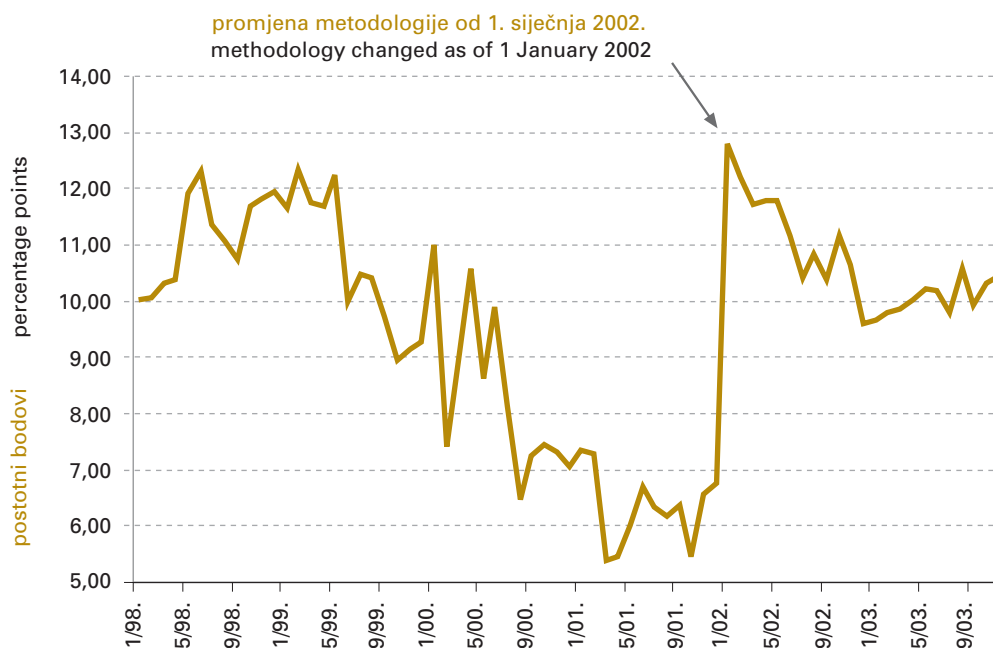
Prosječne kamatne stope poslovnih banaka

Interest rates of commercial banks



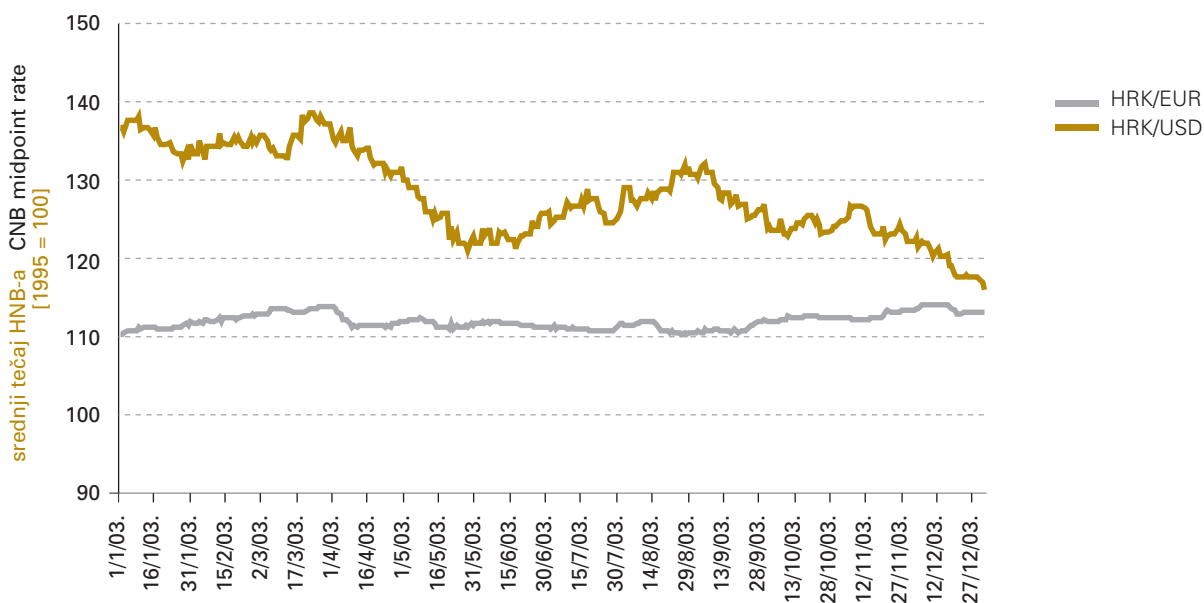
Razlika između kamatnih stopa na kredite i depozite

Interest rate spread



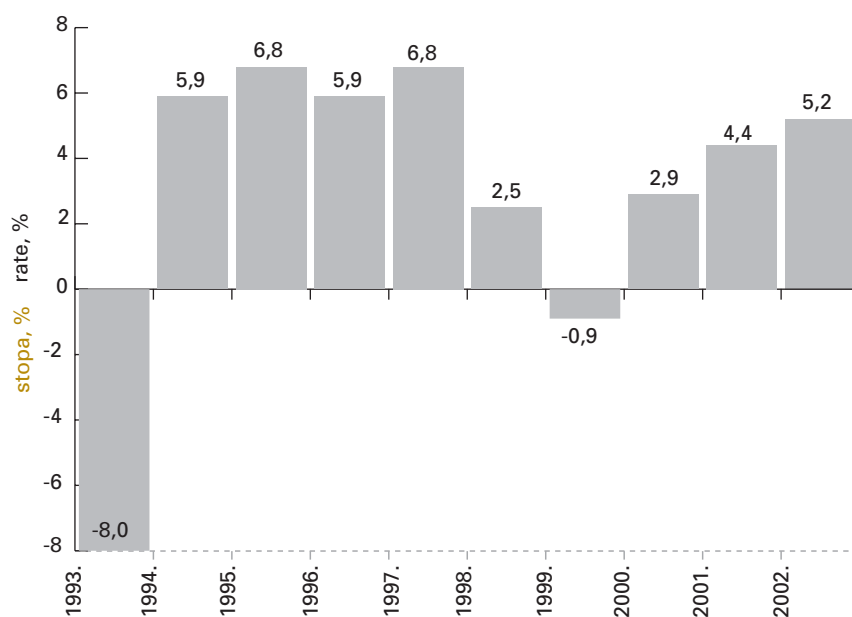
Nominalni dnevni tečaj kune prema euru i američkom dolaru

Kuna (HRK) vs. EUR and USD



Stopa rasta realnog BDP-a

Real GDP growth rate



Inflacija

Inflation

